



Trustees' Annual Report and Accounts
For the Year ended 31st December 2025

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Reference and Administrative Information

Charity registered number:	SC029438
Trustees:	Details of trustees can be found on our web site: www.JewishScotland.org ; or on the OSCR website: www.oscr.org.uk
Principal office:	Jewish Community Centre 222 Fenwick Road Giffnock Glasgow G46 6UE
Independent Examiner:	Kenneth C Livingstone BA, CA, AIPFM Stewart Gilmour & Co 24 Beresford Terrace Ayr KA7 2EG
Bankers:	Bank of Scotland Royal Bank of Scotland United Trust Bank
Solicitors:	Joel Conn, LLB Mitchel Robertson LLP 36 North Hanover Street Glasgow G1 2AD

Governance and Management

Overview

The Jewish Council of Scotland (JCoS) is the democratically elected representative body for Scotland's Jewish community. JCoS is a Scottish Charitable Incorporated organisation (registration number SC029438) registered with the Office of the Scottish Charity Regulator (OSCR).

The origins of JCoS go back to 1999 when the charity the Scottish Council of Jewish Communities (SCoJeC) was formed on 30th September. On 1st December 2011 SCoJeC was reformulated as a SCIO. Following an agreement between SCoJeC and the Glasgow Jewish Representative Council (GJRC, also a SCIO, registered number SC047108) on 19th January 2025 SCoJeC adopted a new constitution, changed its name to the Jewish Council of Scotland and assumed the responsibilities of GJRC.

Building on this substantial history and legacy, JCoS serves as the public voice of Jewish life in Scotland.

Governance

There is representation on the Council of JCoS from:

• Glasgow	6 places;
• Edinburgh	3 places;
• Aberdeen, Tayside & Fife, Regional Communities	1 place each;
• Scotland wide Jewish organisations	1 place each (currently 8);
• Co-optees	up to 8*; and
• The Immediate Past Chair	<u>1</u>
<u>Total</u>	<u>29</u>

* No more than 4 from the Edinburgh or Glasgow Jewish communities and no more than 2 from any other community.

The new structure incorporates two standing committees:

- Glasgow Jewish Representative Council (GJRC); and
- Edinburgh Jewish Organisations Group (EJOG).

These enable the organisations within the larger communities in Glasgow and Edinburgh to agree on the representatives appointed to Council and to oversee issues relevant to these communities.

The Council elects a Chair, Vice-chair, Secretary and Treasurer, who together with the President of GJRC, Chair of EHC and the representative of the Regional Communities form the Executive of JCoS. The office bearer roles may be held jointly (currently there are joint treasurers).

Objectives

The Council provides a single, unified voice on issues affecting Jews in Scotland, including education, justice, equality, and faith relations, while maintaining close cooperation with other leading UK-wide Jewish bodies. JCoS works to promote partnership, provide information and advocacy, and support Jewish individuals and communities nationally. The work of the Council is encapsulated in our strapline: “Representing, connecting, and supporting Jewish people of Scotland”.

The objects, as set out in the constitution are:

- I. to represent and work to advance the welfare of the Jewish community of Scotland and to promote its participation in the civic life of Scotland and the United Kingdom;
- II. to advance citizenship and community development in the Jewish community of Scotland;
- III. to work to relieve poverty and to provide relief to those in need in this community;
- IV. to advance the education of this community;
- V. to advance the health of this community;
- VI. to promote equality and diversity in this community;
- VII. to advance Jewish heritage, culture and arts in this community;
- VIII. to advance the Jewish religion in this community;
- IX. to assist in the provision and organisation of recreational activities in this community;
- X. to promote racial and religious harmony and good relations between this community and other religious, ethnic, and racial groups and organisations in Scotland and with the general public in Scotland;
- XI. to advance the education of the general public about and to provide information regarding the Jewish religion and the Jewish community of Scotland.

In particular, the Council advances public understanding about the Jewish religion, culture and community, by representing the Jewish community in Scotland to Government and other statutory and official bodies; communicating with Ministers, MSPs, Churches, Trades Unions, and others on matters affecting the Jewish community; supplying information and assistance to educational, health, and welfare organisations; and providing speakers and materials to schools and other groups about Judaism and the Jewish community of Scotland.

JCoS promotes dialogue and understanding between the Jewish community and other communities in Scotland and works in partnership with other organisations and stakeholders to promote equality, good relations, understanding, and cohesion among community groups.

JCoS also acts as a hub for Jewish communities in Scotland, engaging and participating in active community building, education, communal activities and outreach, and provides support for Jewish people in Scotland by holding events and assisting vulnerable and isolated individuals to report their concerns. During the Covid pandemic we very successfully moved our activities online, and since then have been experimenting with hybrid models thanks to a generous grant from a major funder.

In addition, we assist organisations within the Scottish Jewish community to comply with various regulatory requirements, in particular the Protection of Vulnerable Groups (Scotland) Act 2007 and immigration legislation.

Report of the Activities of the Council

2025 was a year of transition as JCoS established itself as the new face of Scottish Jewry. The most significant development for our organisation during this period was the successful recruitment of the first salaried director in the organisation's history. On 16 October 2025 we were delighted to welcome Carmen McPherson as the newly appointed Director of the Jewish Council of Scotland. Carmen joins JCoS with a wealth of experience in Jewish communal development, collaborative leadership, and high-level political engagement.

The formation of the JCoS and the appointment of our new director mark a new era of collaboration and community for Scottish Jewry. Carmen only joined JCoS in the last quarter of the year and has begun working to:

- Strengthen connections between Jewish communities across Scotland;
- Build on existing partnerships with government, interfaith, and civic organisations;
- Expand educational and cultural engagement; and
- Advocate for Jewish interests with collaboration, inclusivity, and unity.

Throughout the year our work was dominated by how the Scottish Jewish community addressed the rising levels of antisemitism. This is of course not limited to Scotland and is only part of the wider racist rhetoric that has been spreading across the UK and Europe. A distinguishing feature of antisemitism is that it comes not only from right wing extremists but also from the left.

We cooperated with the Community Security Trust, the Board of Deputies of British Jews and the Jewish Leadership Council on challenging antisemitism; however, our key work was to engage with the Scottish Government and challenge them to make Scotland a place where Jews are comfortable to live, work and raise families. Following a meeting with the First Minister in November 2025 this work culminated in March 2026 when the First Minister of Scotland announced the convening of a Working Group on Combatting Antisemitism and Enhancing Jewish Life, as a joint initiative between JCoS and the Scottish Government.

The first meeting of the Joint Working Group was held on 23 March 2026. This high-level working group includes senior Jewish community representatives and government officials, stakeholders, and representatives of public bodies, to lead on practical steps to improve safety and the better inclusion of Jews in Scotland. The focus is to work across issues including education, welfare, and to further improve the security of Jews throughout Scotland.

The working group is taking forward shared work on two key areas:

- Combatting antisemitism in Scotland; and
- Supporting Jewish community life and strengthening good relations.

Further, it was also agreed, to support the aims and objectives of the Joint Working Group, JCoS should establish a structure of roundtable fora to feed insight and recommendations into the Working Group and support agreed action steps. These roundtables are now established, and initial meetings have been held with extremely positive outcomes.

Staffing

Our small staff continue to operate with input and oversight from our office bearers, supported by the JCoS executive and council.

Unfortunately, due to unforeseen circumstances relating to funding and sponsorship criteria, we needed to undertake a review of staffing at the end of December 2025. This resulted in the difficult decision to terminate the employment of our Senior Community Worker, and this position ended in January 2026. Additionally, at the end of January 2026 our Research Officer took planned retirement.

Through a successful application to the Glasgow Jewish Community Trust, we have secured funding to appoint a Part Time Public Affairs Officer in 2026 to assist in our work with the Scottish and UK governments and other public bodies.

We continued to meet the educational requirements of our community through a team of volunteers who have delivered school assemblies and visits across our regional locations. Schools within Glasgow have benefited from provision by the Scottish Jewish Youth Alliance, with whom we retain a close partnership. We will explore the ask across schools and colleges through our newly formed education roundtable (more information on which is below.)

Community Needs

There is much to consider as we review our activities and begin to determine how we can best serve the Jewish population of Scotland. This also requires stronger and more connective working with other leading Jewish organisations such as the Board of Deputies of British Jews, The Jewish Leadership Council, The Office of the Chief Rabbi, and partners across Scotland who work to support Jewish life in other ways. We are also building on our existing relationships with CST and Police Scotland, working more closely with their teams to ensure security provisions across Scotland are thoroughly reviewed and adequately provided. Through deepening our partnerships and elevating awareness of the work of JCoS, we are committed to ensuring the voice of Scottish Jewry is represented and understood.

To better understand the requirements of the organisation, we have committed to undertaking a community needs assessment, and to develop and implement a strategic planning process to help us shape our future operations with intention and purpose. This may include seeking funding to repeat the previously titled 'Being Jewish in Scotland' research but with a wider focus and undertaken by a professional team.

Financial Review

Income

Income in the year totalled £159,594 (cf. £123,339). The increase is primarily due to a significant increase in donations and grants.

Our principal funders remain the Scottish Government and the Glasgow Jewish Community Trust to whom we are extremely grateful for their support.

Our annual grant from the Scottish Government remains at a level of £50,000, now from the Connected Communities Fund. In 2025 we received an additional one-off grant of £10,000 to reflect the significant costs we incurred supporting the community in the wake of the October 7th 2023 massacre.

Glasgow Jewish Community Trust's generous support of our activities enables us to supplement our government funding and to support our Senior Community Worker (SCW) post. Funding total £57,022.

Grants were also received as follows:

- Netherlee & Clarkston Charitable Trust: £3,315
- Community Security Trust: £2,000

Both of these trusts have been long term supporters of our work, and we acknowledge this commitment to our work. The CST grant was to help support our joint working with them in relation to community security and in dealing with antisemitism, including liaison with the Scottish Government and Police Scotland.

A donation of £15,000 was received from the trustees of Langside Hebrew Congregation on the dissolution of the charity. This acknowledgement of our work is much appreciated.

Other income came from community contributions, event income and donations. We are grateful to all who have supported our work.

Expenditure

Expenditure in the year totalled £127,354 (cf. £109,769). The increase is primarily due to increased staffing and sessional staff costs.

The surplus for the year of £32,240 is explained by the one-off donation from Langside Hebrew Congregation and the appointment of the director late in the year.

Investment Policy

In 2022 the trustees resolved that the Council should seek to maximise the income from its assets by permitting the Treasurer to open interest-bearing accounts, as he deemed appropriate.

We initially opened 40-day and 100-day notice accounts, however we have now been rationalised to 2 instant access accounts, one with our principal bankers, Bank of Scotland and the other with the United Trust Bank. These arrangements became fully operational during 2025.

Reserves Policy

The Reserves Policy has been reviewed by the Trustees in the light of the fact that we now have a significant payroll of staff to whom JCoS has obligations. It has been agreed that we should maintain a Strategic Reserve of £30,000 and an Operational Reserve of at least £30,000. We currently have assets of £80,874 so can meet both these targets. It is anticipated that the surplus will be reduced as we continue to develop JCoS as the new face of Scottish Jewry.

Risk Assessment

The main risks to the Council's activities are:

- (a) As we now increasingly rely on employed staff, we have a responsibility to ensure that we can meet the cost of their employment. This means we need a more robust funding stream in order to offer the staff security of employment and to enable JCoS to have stable, experienced resources to deliver for us.
- (b) We currently have Scottish Government (SG) funding until March 2027, this remains at £50,000 as in recent years (it has previously been higher) and is being eroded by inflation. This funding is a further one-year extension of our previous grant whilst the government develop a new funding strategy. We had been advised that the new regime would be in place from April 2026, however this did not happen, and we have no visibility of future funding, accordingly the security of this funding is clearly a risk. Given current pressures on government funding, we have concerns as to the form of any funding competition we may face. We continue to engage with SG officials on this matter.
- (c) We have 2 main funders in the Glasgow Jewish Community Trust and the SG. Such a narrow funding base is always a risk and where we can we will seek to broaden our funding base to mitigate this risk.

The trustees' annual report was approved by the trustees on 22nd September 2026

Susan Segal

Susan Siegal, Chair

Date: 22 September 2026

Independent Examiner's Report

To the trustees of the Scottish Council of Jewish Communities

I report on the Statement of Account for the year ended 31st December 2025, as set out in this document. The accounts forming part of the Statement of Account are set out on pages 11 to 16.

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 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations"). The trustees consider that the audit requirement of Regulation (10)(1)(d) of the 2006 Regulations does not apply. It is my responsibility to examine the accounts under section (44)(1)(c) of the 2005 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 2006 Regulations. 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 connection with my examination, no matter came to my attention:-

1. which gives me reasonable cause to believe that in any material respect, the requirements
 - i. to keep accounting records in accordance with section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Regulations, and
 - ii. to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Regulations have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Kenneth C. Livingstone B.A., C.A., A.I.P.F.M.
Stewart Gilmour & Co., Chartered Accountants
24 Beresford Terrace
Ayr
KA7 2EG

Dated : 30 September 2026

		General Funds 2025 £	Other Funds 2025 £	Total Funds 2025 £	General Funds 2024 £	Other Funds 2024 £	Total Funds 2024 £
	Note						
Receipts							
Donations and Events Income (See Note 1)		24,209	2,541	26,750	11,284	-	11,284
Grants (See Note 2)		119,022	3,315	122,337	94,500	14,526	109,026
Opening balances from GJRC		3,737	4,711	8,449	-	-	-
Gross Trading Receipts		-	-	-	-	-	-
Income from Investments		2,059	-	2,059	-	-	-
Other Charitable Activities		-	-	-	3,029	-	3,029
GJRC Cash b/f		58		58			
GJRC Dr's b/f		1,091		1,091			
Sub-total		150,176	10,567	159,594	108,813	14,526	123,339
Receipts from Assets and Investments Sales		-	-	-	-	-	-
Total Receipts		150,176	10,567	159,594	108,813	14,526	123,339
Payments							
Cost of Charitable Activities (See Note 3)		114,527	3,727	118,254	87,499	10,769	98,268
Grants and Donations		-	-	-	-	-	-
Governance Costs		7,640	-	7,640	3,626	-	3,626
Payments to / from GJRC		-	-	-	6,590	-	6,590
Independent Examinations		625	-	625	625	-	625
GJRC FA depn		169		169			
GJRC bank adj b/f		166		166			
GJRC Accruals b/f		500		500			
Sub-total		123,627	3,727	127,354	98,340	10,769	109,109
Reduction in Funds Held in High Interest Account Immediately Accessiable		-	-	-	-	-	-
Total Payments for Charitable Activities		123,627	3,727	127,354	98,340	10,769	109,109
Net Surplus / (Deficit) for Year Before Transfers		26,549	6,840	32,240	10,473	3,757	14,230
Transfers Between Funds (Held as Cash)		-	-	-	3,412	(3,412)	-
Surplus / (Deficit) for Year		26,549	6,840	32,240	13,885	345	14,230

STATEMENT OF BALANCES									
AS AT 31 DECEMBER 2025									
			General	Other	Total		General	Other	Total
			Funds	Funds	Funds		Funds	Funds	Funds
			2025	2025	2025		2024	2024	2024
			£	£	£		£	£	£
Bank and Cash in Hand									
Current Account			3,550	-	3,550		19,649	-	19,649
Paypal Account			2	-	2		207	-	207
Investment Account			24,142	-	24,142		-	-	-
Easy Access Account			46,520	-	46,520		-	-	-
GJRC Current Account			1,156	-	1,156		-	-	-
GJRC Restricted Funds Account			-	5,377	5,377		-	-	-
Higher Interest Account (20% Accessible on 100 Days Notice)			-	-	-		2,426	-	2,426
Higher Interest Account (40 Days Notice)			-	-	-		15,373	-	15,373
			75,371	5,377	80,748		37,656	-	37,656
Investments									
Higher Interest Account (80% on 100 Days Notice)			-	-	-		9,703	-	9,703
Cash and Investments Sub-total			75,371	5,377	80,748		47,359	-	47,359
Other Assets									
Fixed Assets (Net Book Value)			4,875	-	4,875		4,707	-	4,707
Scottish Gov. - 4th Quarter Grant Receivable			-	-	-		12,500	-	12,500
University of Glasgow Debtor			1,275	-	1,275		-	-	-
			6,150	-	6,150		17,207	-	17,207
Other Liabilities									
Independent Examination Fee			(630)	-	(630)		(420)	-	(420)
Preparation Fee			(115)	-	(115)		(180)	-	(180)
PAYE Accrual			(3,060)	-	(3,060)		-	-	-
Donation Reimbursement			(200)	-	(200)		-	-	-
			(4,005)	-	(4,005)		(600)	-	(600)

The notes on pages 13 to 16 form an integral part of these accounts.

Notes to the Accounts

For the year ended 31st December 2025

1. Basis of Preparation

These accounts have been prepared on the Receipts & Payments basis in accordance with:

- a. The Charities and Trustee Investment (Scotland) Act 2005
- b. The Charities Accounts (Scotland) Regulations 2006 (as amended)

2. Fund Accounting

- a. Unrestricted funds are those funds that can be expended at the discretion of the trustees in furtherance of the objects of the charity.
- b. Restricted Funds are those funds that may only be used for specific purposes. Those restrictions on use arise where specified by the donor or when funds are raised for specific purposes.
- c. The nature and purpose of the funds held by the charity are shown in note xx

3. Taxation

- a. The charity is not liable to income tax or capital gains tax on its charitable activities.
- b. The charity is not registered for VAT and all costs are shown inclusive of irrecoverable VAT.

5. Transactions with trustees and related parties

- a. No remuneration was paid to trustees, or any persons connected with them during the year (2023: nil)
- b. Expenses were re-imbursed to one trustee during the year totalling £434 for telephone and travel costs (2021: nil)

[illegible]