

Tayside and Fife Jewish Community

TRUSTEES' ANNUAL REPORT

RECEIPTS AND PAYMENTS ACCOUNTS

Year ended 31 December 2025

Charity No: SCO12108

Reference and Administrative Information

Charity Name: Tayside and Fife Jewish Community

Charity Registration Number: SC012108

Contact Address: B Shackman
1 Aikman Pl
St Andrews
Fife

KY16 8XS

Trustees

Paul Spicker

Emily Michelson

Bill Shackman

Jo Azoulay

Ephraim Borowski

Principal Office-bearers

Chair Paul Spicker

Secretary Jonathan Staal

Treasurer Bill Shackman

Independent trustee Ephraim Borowski MBE

Independent Examiner

John Danzig
62 Camus Avenue
Edinburgh EH10 6QX

Bankers

TSB Bank plc
Henry Duncan House
120 George Street,
Edinburgh EH2 4LH

Trustees' Annual Report

Year ended 31 December 2025

Structure, Governance and Management

Governing Document

The Tayside and Fife Jewish Community is a Scottish Charitable Incorporated Organisation governed in accordance with the terms of its Constitution. The SCIO was incorporated on 14 December 2012 as a result of a Change to SCIO application by Dundee Hebrew Congregation SC012108, which was an unincorporated association registered as a charity since 14 April 1949.

Recruitment and Appointment of Trustees

Members of the Board are the charity trustees, with an independent trustee from Jewish communities elsewhere in Scotland. The Board is appointed from within the Jewish community in Tayside and Fife and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the community. Board Members are then appointed at the Annual General Meeting.

Organisational Structure

Tayside and Fife Jewish Community has a Board drawn from its members and at least one other involved in Jewish community in Scotland. Members have the right to attend members' meetings (including any annual general meeting), appoint people to serve on the Board and take decisions on changes to the constitution. The Board hold meetings, and generally control the activities of the organisation.

Objectives and Activities

The objectives are stated in our Constitution as being 4.1 to advance the Jewish religion, in particular through: 4.1.1 making arrangements for persons of the Jewish faith to participate in public worship and religious ceremonies within Tayside and Fife, including the maintenance of the synagogue facilities within Tayside and Fife; 4.1.2 operating and managing the Dundee Jewish Burial Society and ensuring the availability of regional Jewish funerals and funerary practices; 4.2 to relieve the needs of the Jewish community of Tayside and Fife and to promote its participation in civic life; 4.3 to advance the education of the general public about the Jewish religion and the Jewish community of Tayside and Fife; and 4.4 to promote religious harmony and good relations between the Jewish Community and other religious, ethnic and racial groups.

Trustees' Annual Report (cont)

Year ended 31 December 2025

Achievements and Performance

The Community hold services, principally on the Sabbath and on high Holy Days. In 2018 we agreed a Memorandum of Understanding with the University of St Andrews, which permits members of the community to attend services held in the University Chaplaincy. The community's two Torah scrolls have been situated in a specially prepared, locked cupboard in the Chaplaincy, which serves as an Aron Kodesh (ark) for services. A range of prayerbooks and related artefacts have also been transferred.

During 2025 we conducted High Holiday services at the University of St Andrews Chaplaincy with 50-60 in attendance, and weekly Friday Night services, with 10-15 people in attendance. For the festival of Succoth, we built a Sukkah in the Chaplaincy garden and the Kabbalat Shabbat group had a Shabbat Dinner in the Sukkah. Bill Shackman started teaching an Introduction to Judaism class in November, which has also attracted new participants to Kabbalat Shabbat.

Liabilities

The charity owns a walled section of the Eastern Necropolis in Dundee, for the burial of members of the Jewish community. There are no outstanding liabilities of which the trustees are aware.

Trustees' Annual Report (cont)
Year ended 31 December 2025

Statement of Trustees' Responsibilities

The Trustees must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the SCIO during the financial year. The Trustees are responsible for keeping proper accounting records which, on request, must reflect the financial position of the SCIO at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the Tayside and Fife Jewish Community and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Report approved by the Trustees and signed on their behalf,

Paul Spicker

Chair, TJFC

Date: 03/07/226

Tayside and Fife Jewish Community
SCO12108
Receipts and Payments Account
Year ended 31 December 2025

	Unrestricted Reserves	
	Totals	Totals
	2025	2024
	£	£
Receipts		
Membership fees	£0.00	0
Donations	£1.00	0
TSB post complaint	<u>£100.00</u>	<u>0</u>
Total Receipts	£101.00	0
Payments		
Donation to SCOJEC		
Church of Scotland insurance	531.87	600
Activities		
Total Payments	531.87	600
Excess of Payments over Receipts	(430.87)	(600)

Tayside and Fife Jewish Community
SCO12108
Statement of Balances
at 31 December 2025

	Total	Total
	2025	2024
	£	£
Restricted Reserves		
Endowment	0.00	0.00
Other	0.00	0.00
Unrestricted Reserves		
Bank & Deposit Balances		
Bank & Deposit Balances brought forward	115,979.04	116,579
Movement in year		
Excess of Payments over Receipts for the year	(430.87)	(600)
Bank & deposit balances carried forward	115,548.17	115,979
Other assets held		
Two Sifrei Torah (Scrolls)		

For and on behalf of the Trustees:

Paul Spicker **Chair**

Bill Shackman **Trustee**

Date: 03/07/2026

Independent Examiner's Report to the Trustees of Tayside and Fife Jewish Community

I report on the accounts of the charity for the year ended 31 December 2025.

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 (as amended).

The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (d) 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.

Name John Danzig
Address: 62 Camus Avenue
Edinburgh EH10 6QX

Signed:

Date: 3/7/26