SOLIHULL AND DISTRICT HEBREW CONGREGATION

England & Wales · Charity number 1100938

Details

Status	Registered
Legal form	Other
Registered	2003-11-28
Register	View on the Charity Commission register

Contact

Address	Solihull & District Hebrew Cong. 3 Monastery Drive Solihull B91 1DW
Phone	01217068736
Email	rabbi@solihullshul.org
Website	www.solihullshul.org

Activities

Objects: (A) THE ADVANCEMENT OF THE JEWISH RELIGION TO INCLUDE PROVISION AND MAINTENANCE OF A PLACE OF ORTHODOX JEWISH WORSHIP.(B) PROVISION OF EDUCATION TO ADULTS AND CHILDREN IN THE HERITAGE, CULTURE AND LANGUAGE OF JUDAISM.(C) PROVISION OF WELFARE AND SOCIAL SUPPORT FOR JEWISH PEOPLE.

Activities: We organise and act as a facilitator for a broad range of activities, which can be broadly divided into three categories. 1. Social Welfare and support activities particularly for the young and elderly. 2. Activities to promote tolerance and educate about the danger of racism. 3. Religious services for the Jewish population of the West Midlands.

Classification

- **How:** Makes Grants To Organisations, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body
- **What:** General Charitable Purposes, Education/training, Religious Activities
- **Who:** Children/young People, Elderly/old People, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, The General Public/mankind

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Geography

- **Area of benefit:** WEST MIDLANDS, WARWICKSHIRE, WORCESTERSHIRE
- Birmingham City
- Coventry City
- Solihull
- Warwickshire
- Worcestershire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-02-28	£241,380	£240,829	-	-
2024-02-29	£286,253	£302,311	-	-
2023-02-28	£236,003	£235,807	-	-
2022-02-28	£175,449	£181,582	-	-
2021-02-28	£211,454	£185,243	-	-

Trustees

Name	Role	Appointed
Dr Gerald Langman		2015-09-20
Jon Gouldman		2015-09-20
Malcolm Hyams		2015-09-20

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SOLIHULL AND DISTRICT HEBREW CONGREGATION

England & Wales - Charity number 1100938

Accounts

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Solihull & District Hebrew Congregation
Trustee's Annual Report and Accounts

For the year ended 29th February 2025



Registered Charity No. 1100938

Solihull and District Hebrew Congregation
Registered Charity No. 1100938
3 Monastery Drive
Solihull West Midlands
B91 1DW
0121 706 8736
office@solihullshul.org

The Queen's Award for Voluntary Service

The MBE for volunteer groups

SDHC

SOLIHULL HEBREW CONGREGATION

The Small Community with the Big Heart
www.solihullshul.org

HOLDING TRUSTEES:
Mr Jon Gouldman
Mr Malcolm Hyams
Dr Gerald Langman

MINISTER:
Rabbi Yehuda Pink

PRESIDENT:
Mr J Gouldman

MEMBERS OF COUNCIL:

Mrs M Bateman
Mr M Hyams
Dr G Langman
Mrs A Stone
Mr G Stone
Ex officio: Mr J Gouldman

BANKERS:
Lloyds Bank PLC
The Priory
Queensway
Birmingham
B4 6BP

Barclays Bank PLC
25 High Street
Coventry, CVl 5QZ

TSB Bank
134 New Street
Birmingham
B2 4NS

Registered with FUNDRAISING REGULATOR

Charity Excellence FRAMEWORK QUALITY MARK
www.charityexcellence.co.uk
2024

Trustees:

The Trustees named on page one have served throughout the year unless indicated otherwise.

Appointment of Trustees is governed by the Constitution of the charity. The Board of Trustees is authorised to appoint new Trustees to fill vacancies arising from resignation or death of an existing Trustee.

The Constitution authorises the Trustees to make or hold investments in the general funds of the charity.

Description of Organisation:

The Solihull and District Hebrew Congregation was founded in 1963 and was registered with the Charity Commission on 28th November 2003 under registration number 1100938. The constitution was last updated and modified on 3rd September 2015.

Constitution, objectives, policies and public benefit:

The Charity is governed by a constitution and its objectives are:

i. The advancement of the Jewish Religion to include provision and maintenance of a place of orthodox Jewish worship.

ii. Provision of education to adults and children in the heritage, culture and language of Judaism.

iii. Provision of welfare and social support for Jewish people.

We have an open door policy for all our activities welcoming both members and people with no affiliation. Further details of our activities for the benefit of the public particularly in the area of community cohesion can be found later in this report.

The policy of the Charity continues to be to seek additional finance and support in order to enable it to continue and expand its objectives and activities.

The Charity's main sources of income are from members' subscriptions, donations and grants received from charitable trusts.

Reserves:

The trustees regularly review the free reserves available to meet day to day expenses. Funds that are received for a specific purpose are ring-fenced for that purpose. We currently have three restricted reserve accounts. The Coventry Burial Fund which may only be used for the costs of burial of people enrolled in the fund, the Building Fund to cover the costs of planned refurbishment and any emergency repairs and the Eric Samuels Legacy Fund. The trustees have identified a target of free reserves equal to six months operating expenses to ensure that any short term downturn in income will not cause undue harm to the day to day operations of the charity and to allow an orderly winding up of affairs should the charity no longer be viable. We currently have £71,000 of free reserves this is slightly higher than last year and we will continue to work to gradually raise our free reserves to the target level of six months operating expenses.

Fund Raising

The charity's fundraising is primarily carried out by the Rabbi and members of the Council, through direct approaches to individuals and other charitable trusts. The Charity has signed up to the Fundraising Regulator to ensure that we follow best practice. In 2024-25, the fundraising objectives were met. No complaints were received about the nature of fundraising carried out on behalf of the Charity.

Grants were received from the following Charitable Trusts and foundations. The Arnold Clark Foundation, Heart of England Community Foundation, Solihull Metropolitan Council Household Support Fund, The Baron Davenport Foundation, The J Davies Charity, The We Are All Making A Difference Trust, Birmingham Jewish Community Care, The CST on behalf of The Governments Jewish Community Protective Security Fund, The Warwickshire Free Masons Charity, VCSE Groundworks, Harry Payne Fund, Delapage Coventry & Warwickshire Access Fund.

The Trustees are grateful to all the benefactors whose generous contributions remain an important element in the ability of the charity to continue its work.

Changes in policy:

The Charity's policies have remained the same throughout the year.

Organisational structure and Management of the Charity:

The Management of the Charity is vested in the Council which is comprised of five members elected for a period of two years. The members of the council have experience in a wide variety of fields and posses a broad range of knowledge and expertise that is of great help in the management of our affairs. The management members are elected by the membership in General Meeting. The members of the Council give their time freely and receive no remuneration or other financial benefits.

To assist in the smooth running of the charity there are a number of sub-committees that report back to the council and help them oversee certain aspects of the charity's work. The membership of the sub-committees reflects the particular skills that members of the Council can bring to the work of the charity. These sub-committees report back with their recommendations to the full meeting of the Council.

The Trustees and the Rabbi meet regularly to discuss any relevant matters and to determine which matters need to be placed before Council, and to keep the Council informed of all matters concerning the charity. The Council meet together as a body bi-monthly and are responsible for all decisions taken in relation to the running of and activities provided by the charity. The day-to-day management of the Community Centre and projects are delegated to staff.

Charity Governance Code

The third edition of the code for charities was published in July 2017. The code lays out seven key areas of governance together with recommended practice for each principle. The Trustees & Council have considered each principle to satisfy themselves that the Charity's current governance structure explained below satisfactorily addresses each of these principles and, where appropriate, what enhancements might be made. We have also registered with Charity Excellence and earned the Charity Excellence Framework Quality Mark in recognition of the robustness of our policies, procedures and how these are implemented.

Risk Management and Child Protection Policies:

The trustees have examined the major strategic, business and operational risks that the charity faces and confirm that systems have been established to enable regular reviews to be carried out so that the necessary steps can be taken to lessen these risks. All our policies have been reviewed this year and where necessary updated to ensure that they comply with legal requirements and our operational realities.

In particular, insurance cover is in place and the finances of the charity are kept under review. Appropriate Disclosure and Barring Service (DBS) checks, supported by regularly reviewed policies, are made for all those who work with children or other vulnerable groups within the Community Centre. All volunteers who work with children or vulnerable adults undergo training and hold certificates confirming that they have received the level of training appropriate to their work.

The charity has appointed a suitably trained member of staff to act as Senior Safeguarding Officer for both children and vulnerable adults.

All new employees and volunteers are given an induction into the charities policies and procedures and existing employees and volunteers all undertake an annual review of all policies that are applicable to them. Copies of all are policies are kept in a folder that is available for public inspection in the office of the Community Centre.

Statement of Trustees' Responsibilities:

The Trustees are required under the Charities Act 1993 and the constitution of the charity to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of its results for the period. In preparing those financial statements the Trustees are required to:

(a) Select suitable accounting policies and apply them consistently.

(b) Make judgments and estimates that are reasonable and prudent.

(c) Prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue in business.

(d) Prepare the financial statements in accordance with all applicable financial reporting standards, statements of standard accounting practice and charity statements of recommended practice.

Review of Activities:

We have continued to work in accordance with the stated aims of the charity, which are promoting Jewish worship, education, community welfare and social support. Our activities can broadly be divided into two categories. Those that service the religious and spiritual needs of our members and those of a cultural and social nature which on the whole are non-denominational and open to all-comers. Our community welfare and social support activities are non-denominational and are kept separate from the religious side of our activities. In order to safeguard this distinction we maintain separate bank accounts for our various activities that are overseen by a separate management committee and are managed by their own treasurer. As they all fall under the main charity mandate each of these groups reports back regularly to the trustees.

The trustees have reviewed the objectives and activities of the charity to ensure they continue to reflect our aims. In carrying out this review the trustees have considered the Charity Commission's general guidance on public benefit and in particular its supplementary public guidance on the advancement of religion for the public benefit.

Finances:

Our accounts are prepared on an accruals basis in compliance with the SORP. Our accounts include a consolidated account for the four funds operating under the umbrella of SDHC, Synagogue, Ladies Guild, Thursday Club and Tzedokah Fund. These accounts were set up to allow the non denominational activities of the charity to be clearly separated from the religious activities We have also included a separate break down of the income and expenditure for each fund.

The Coventry Burial Fund is valued at £48,886, the Building Fund at £26,500 the E Samuels Legacy Fund at £35,000 after deducting the fixed expenses that we are committed to and will be incurring over the next year we have a free reserve of £71,000. Bearing in mind the need for prudence and low risk the funds are deposited in interest bearing bank accounts backed by the FSCS.

Our headline figures show that we broke even this year with a very small surplus of £551. We have put in place a number of measures to ensure that next year we once again break-even. We expect to see a significant reduction in utility costs following a number of energy efficiency measures that have been put in place including better insulation, low energy lighting and solar panels. We have also increased income from car park rental.

We have continued to expand the sources of our income to reduce reliance on membership subscriptions, with 80% of our income coming from other sources. With an ageing population and the general move amongst the younger generation towards 'pay as you go' rather than a membership relationship this move away from relying on membership income is becoming increasingly important.

Our non-denominational work is carried out under the umbrella of the Thursday Club this shows a deficit of £4,428. Primarily due to a large reduction in funding due to the end of the Government funded Household Support Fund. As a result we have had to scale back some of our work supporting the elderly and vulnerable however we have been careful to do so in a manner that will allow us to scale up again if we receive the necessary funds.. Fortunately the excellence of our work has been recognised by a number of charitable foundations and we have been successful in attracting a significant amount of funding from charitable trusts which has allowed us to mitigate some of the impact of the funding cuts and enabled us to continue this vital area of our activities.

The Kol Nidrei appeal has continued to play an important role in our overall budget . We have been successful in expanding the appeal to past members and friends of the community who have moved away from Solihull but retain a connection with the community. Our current agreement with Renault who rent a section of our car park is still in place providing another income stream with zero overheads. We have other companies interested in taking Renault's place should they decide to end the agreement. In line with the decision of the Trustees that we should have six months operating capital set aside as a reserve we have funds invested in two zero risk fixed interest accounts backed by the FSCS. The Trustees and Council have taken the view that the reserve is essential to our long term future and that security of the capital is of paramount importance and therefore have eschewed the chance of higher rate of return from investments that are not 100% secure. It is the aim of the Trustees and Council to continue building up this reserve recognising that as the community ages our income might reduce and that the level of grant funding received will vary from year to year and cannot be taken as a given. The reserve will allow us to continue to operate and provide services to the Solihull community for the foreseeable future.

On the other accounts, each of the separate divisions are self financing and managed independently of the main shul account. Each fund has tried to build a small reserve to help cope with short term fluctuations in income. Our finances have allowed the Council to freeze membership subscriptions at the same level as last year. We hope that careful management of our finances will balance the

books each year.

Overall we are satisfied that we are in a reasonable financial position at the end of our 2025 financial year. We have a small surplus in the bank to cover four months of expenditure in case of emergencies. We will continue to seek ways to broaden our revenue stream to further reduce our dependence on membership subscriptions.

We believe the charities finances are on a stable footing for the immediate future, however we cannot be complacent and must recognise that there is likely to be an increased demand for our activities and services with a diminishing income stream in the next few years. At the time of writing this report we are struggling as most charities are with the massive increase in energy and raw material costs and an increase in demand for support. We are fortunate that the excellence of our work has been recognised by a number of charities which has enabled us to continue to operate. We received funding which has allowed us to upgrade the energy efficiency of our building and to install solar panels and other energy efficiency measures to reduce the impact of the rising energy costs. This will have an additional benefit of reducing our carbon footprint and ensuring we become more environmentally friendly. We are also continuing to explore a number of options to ensure that we are able to guarantee the long term financial security of the community.

Area of Operation:

As the closest organised Jewish Community which retains the services of a Rabbi we are often called upon to provide support to Jews in an extremely wide geographical area, which includes in addition to Solihull, Coventry, Leamington, Malvern, Ross on Wye, Stratford, Warwick and Worcester as well as a host of smaller towns and villages.

We open our activities to all-comers irrespective of whether or not they are formally affiliated with the Solihull Jewish Community. We are often called upon to provide help to visiting Jewish businessmen and tourists.

Review of Activities

Community Cohesion

Our Community centre has been used by a number of community groups over the year. We also continue to be registered with Solihull Metropolitan Council to allow our Community Centre to be used by the authorities in the case of an emergency requiring accommodation, office space etc. To ensure that our facility is a welcoming place for all users we have embarked on an extensive programme of refurbishment.

Rabbi Pink is involved in many different organisations, serving as Chaplain or sitting on advisory committees to local hospitals, prisons, SACRE, Solihull Faiths Forum, Safer Solihull Board and Birmingham International Airport Multi Faith Support Team. This has helped to promote a better understanding of the needs of the Jewish citizens of Solihull and also to promote



The Mayor of Solihull & Her Consort with Rabbi & Rebbetzen Pink at Solihull Menorah Lighting

harmonious relationships amongst the various ethnic groups that live in Solihull. Rabbi Pink again played a central part in the National Holocaust Day Service organised by Solihull Council.

We were delighted to be able to hold our annual Menorah Lighting Ceremony during the Festival of Chanukah with the participation of the Mayor of Solihull. This event highlights the importance of freedom of religion and mutual respect and tolerance.

Rabbi Pink has developed a close working relationship with West Midlands Police and members of the local neighbourhood police team and he has worked with them on a number of initiatives to reduce racist behaviour in the borough. A fixture in our calendar is a Civic Service to thank Councillors, Council workers, NHS and members of WMP and WMFS for their work.

The Stanley Middleburgh library has continued to be in great demand, we are fortunate to have a wonderful team of volunteers who have happily delivered items to peoples homes.

Our Judaica store is a valuable facility that is used by Jews and non Jews seeking a source where they can purchase cards, books and Judaism related items as well as expert advice. This resource is greatly appreciated by local schools looking to boost their RE department.

We are proud to be part of the Solihull Food-bank Network which has allowed us to work in close collaboration with other organisations in the area that are helping those in need.

Communications and PR:

Our newsletter, Hakol has continued to play a valuable role in communicating details of our activities to our members and supporters. Graham Stone, our advertising manager and has been successful in increasing the revenue that we generate through advertising, which ensures that this aspect of our work is self funding. This full colour 60 page magazine is distributed to over 350 families. We also produce a calendar in partnership with Chabad of Solihull which is distributed to 300 families across the Midlands. This serves as a resource for those looking for information about activities and events taking place throughout the year.



We have increased the number of our members and supporters who receive information via email helping us cut down on stationery and postage costs and helping us meet our commitment to reduce the environmental impact of our activities where possible. We continue to keep in touch with the elderly members of the community who are unable to venture out by phoning them up or paying them a visit.

Our weekly email bulletin is received and read by an increasing number of our members and friends, we also maintain a regularly updated website. Our Facebook page, Instagram and Twitter Feed is managed by Chana Miriam Golub and is another important tool in ensuring that as large a group as possible are aware of our activities and services. We receive a large amount of enquiries as a result of visits to our website.

Our activities have been featured in a number of media outlets both locally and nationally in the UK as well as abroad.



our newly installed solar panels

Improving our Green Credentials

As a result of an approach from Austin Rodriguez of Solihull Metropolitan Borough Council we underwent an energy audit of our community centre which produced a number of recommendations to reduce our carbon footprint.

Thanks to a government grant via VCSE/GWUK we were able to install an array of 64 solar panels and 3 storage batteries, an air-source mixenergy hot water system an airsource heatpump inverter heating system, cavity wall insulation and together with a grant previously received from CIL we were also able to install low energy LED lighting and insulate the ceiling. We now have one of the greenest community centres in Solihull which has reduced our carbon footprint and lowered our utility bills.



installation of mixenergy heat pump

Religious & Educational Services:

We hold regular prayer services that are open to anyone who wishes to attend irrespective of affiliation.



taking the opportunity to pray

Every event in the Jewish Calendar was marked with a communal activity. 250 Boxes of Shmurah Matzah, 250 cheesecakes prior to Shavuos, 250 Rosh Hashona boxes complete with honey cake and apple and honey and 250 Chanukah kits containing all the items needed to celebrate the festival were delivered by our wonderful team of volunteers to families in the region. In addition we held festive meals at our Community Centre with a record number attending the Pesach Seder. None of these would have been possible without the work carried out on a voluntary basis by Rebbetzen Dinie Pink which has allowed us to provide top class events at a fraction of the price it would otherwise cost to organise.

We were extremely fortunate to once again retain the services of Chazan Zali Rodal, ably assisted by Daniel Littlestone for the High Holydays and their melodious singing and lively tunes had everyone tapping their feet and singing along.

Rabbi Pink continued to broadcast a weekly zoom message every Friday, following which participants were able to chat with each other. Many new friendships have developed as a result of this initiative.

Education has continued to be a central plank of our work and there are learning opportunities for all ages and skill levels virtually every day of the week. In total there are eight classes every week. Most of these classes take place face to face but they have all continued on Zoom as well, one of

the positive benefits was that it allowed many people who lived to far away to be able to participate normally to join in.



Celebrating Passover

The week starts with Bagels Lox & Torah at 10.00 am on Sunday morning, a 30 minute breakfast and discussion of an issue of Jewish law or tradition, this is open to men and women and is ideal for someone who is unable to attend classes during the week.

The Retired Gentlemen's Shiur on Tuesday Morning, Ladies Discussion Group on a Wednesday Morning, the Shiur on Jewish Philosophy for Ivrit Speakers on Wednesday evening, the Saturday morning Shiur provide a variety of opportunities for every age range and level of learning.

A number of people have also sought to improve their knowledge by setting up one to one study sessions with the rabbi. A Rabbi's primary job is to teach and Rabbi Pink will happily accommodate anyone who wishes to further their knowledge of Judaism. We know that some people feel that they do not want to want to add to his already packed schedule but teaching Torah is the lifeblood of every Rabbi and he will always find time to fit in another learning opportunity.



Summer bbq with Cardiff & Sheffield

Social Activities

The functions committee co-ordinates all the social functions organised by the community as well as ensuring that maximum use is made of the facilities that we have to offer as a community centre by other groups in the area. The pre-Pesach trip to London hosted by Paul & Koti Kay was a highlight in our social calendar. We held our annual summer BBQ in August and were delighted to be joined by our friends from Sheffield and Cardiff, everyone enjoyed a great afternoon. The event further strengthened our ties with neighbouring communities and fulfilled our aims of breaking down the generation gap building bonds between the different age groups It also resulted in a return trip to Cardiff.

The Loaves of Love challah baking sessions led by Rebbetzen Pink have run every month. One of the aims is to share the loaves with those who are unable to access fresh bread themselves.

We strive to be a very caring community, enjoying all the social aspects of the calendar as much as possible, so long may that continue!



London Trip at the Kay's

The Thursday Club



enjoying bread baking

The Thursday Club is the vehicle through which we deliver our Social Welfare Programmes, these are non-denominational and open to all irrespective of whether or not they are members of the community. Research by Age Concern found that over 10% of Senior Citizens see themselves as intensely lonely.

Our weekly lunch club provides a place where senior citizens can enjoy a freshly cooked hot nutritious meal, meet friends, forge new relationships and participate in a range of interesting and stimulating activities. We have been fortunate to host an array of guest speakers including the Mayor of Solihull, The High Sheriff of the West Midlands, The Head of Solihull Prep School and many others. We have also organised quizzes, art classes, gentle exercise classes, cookery and baking sessions as well as seminars on budgeting, safety at home, how to use modern technology, how to save energy and various other topics.



Doughnut making

We have found that there are many elderly and vulnerable people who are housebound and our Home but not Alone programme provides fresh meals and volunteer visits to their homes.

Volunteers visited people throughout the region and ensured that their needs were catered to, whether that was supplying a freshly cooked meal, collecting prescriptions and shopping or even just having a chat. This programme directed by Rabbi & Rebbetzen Pink has been running every single week without fail since April 2020. Thousands of meals including enough chicken soup to fill a lake as well as sufficient food to feed a small army has been cooked, packed and delivered. In the past year we have supplied a staggering 12,819 freshly cooked meals. We are extremely grateful to Solihull Council HSF funding that has allowed us to support so any people who are in dire need of help. Mention must be made of our wonderful team of volunteers who have helped deliver the meals, between them they have driven 39,844 miles since the project was launched, with 9,026 miles driven this year!



Mark Penney speaking to the Thursday Club

We also work closely with other agencies such as Birmingham Jewish Community Care, Age UK, Hearing Dogs for the



some of our delicious meals

Deaf etc. to ensure that the services provided by these agencies are properly signposted to our users.

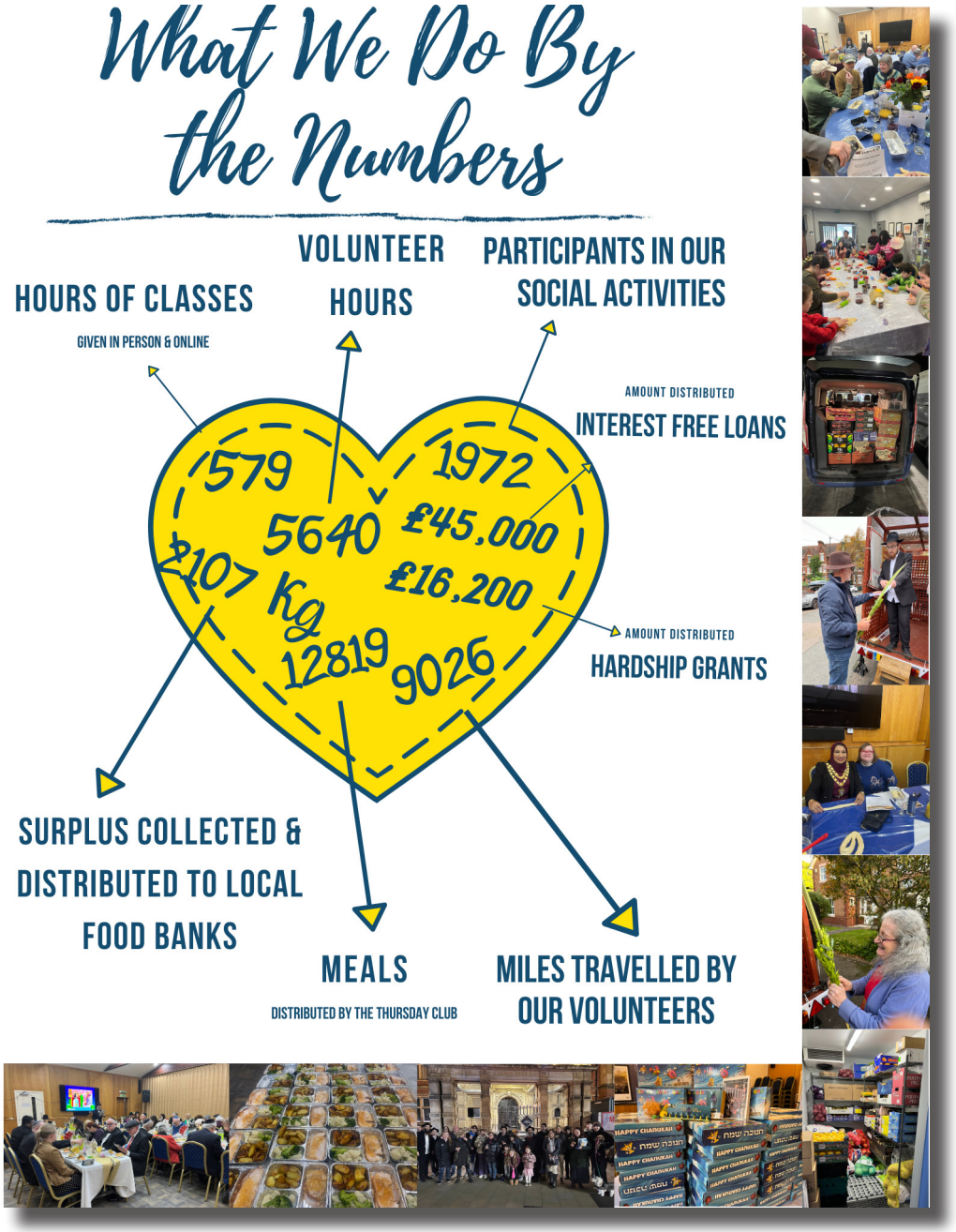
We have forged particularly close ties with Birmingham Jewish Housing Association and are very grateful to Phil Linz, the chairman of BJHA for all his support.

The Thursday Club has continued to provide a beacon of light in the lives of many of our elderly members and friends.

We have continued to invest in new equipment to ensure that we are able to cope with the increased demand for fresh meals whether in person at our club or delivered by our volunteers.

We are a member of the Solihull Foodbank Network, a forum set up by Solihull Metropolitan Borough Council to promote collaboration between the various charities providing food support to people in Solihull. We have also a member of Neighbourly, an organisation that supports Charities and links them with local businesses. As a result we have partnered with the Sainsburys store in Dorridge and the Aldi store in Solihull and we receive weekly donations of surplus food from them. A big thank you to the volunteers who collect the donation from Sainsbury and Aldi every week.

Rabbi Pink has been extremely successful in raising funds, primarily from Charitable Trusts to support the rest of our activities. This year we



have received grants from The Arnold Clark Foundation, Heart of England Community Foundation, Solihull Metropolitan Council Household Support Fund, The Baron Davenport Foundation, The J Davies Charity, The We Are All Making A Difference Trust, Birmingham Jewish Community Care, The CST on behalf of The Governments Jewish Community Protective Security Fund and The Warwickshire Free Masons Charity, VCSE Groundworks, Harry Payne Fund, Delapage Coventry & Warwickshire Access Fund.

We have also received significant donations of food from Chevingtons Cheese and H Gross Butchers. With the rising costs of raw materials this support is vital to our ability to continue our work.

Our funds are managed separately to the main Shul funds ensuring that every penny raised for the Club is used to further the work of the Thursday Club.

Our work would not be possible without the help of our team of volunteers and we give our wholehearted thanks to our dedicated team of volunteers, many of whom are not members of the Solihull Community for their continued support. Particular mention must be made of our caretaker and security officer, Eric Harrison who consistently goes over and above the call of duty in his work for the community.

Spotlight on Our Volunteers: Adrienne Langman

Every successful community relies on the dedication and quiet determination of its volunteers — those who give their time, warmth, and energy simply because they care. This year, we are proud to shine our Volunteer Spotlight on Adrienne Langman, whose tireless contributions have been a cornerstone of our work for many years.

Adrienne embodies the spirit of chesed — kindness expressed in action. She approaches every task with grace, good humour, and an unflagging sense of responsibility. Her involvement extends far beyond any single role; she is often one of the last to leave acting as an invaluable support to Rebbetzen Dinie in all her endeavours.

In addition to her practical support, Adrienne is known for the warmth and compassion she brings to every interaction. She has been instrumental in building a sense of togetherness — offering comfort to those in need, remembering birthdays and milestones, and helping to maintain the friendly, family atmosphere that defines our congregation.

Her commitment reflects not only her personal dedication but also her belief in the enduring value of community. Adrienne's volunteering reminds us that the strength of our congregation lies not only in its services and programmes but in the people who give of themselves to make it thrive.

On behalf of the Trustees and the entire community, we express our heartfelt thanks to Adrienne Langman for her outstanding service and for being a true example of what it means to give selflessly for the sake of others.



Adrienne Langman

Tzedokah Fund

The Tzedokah Fund has had a busy year. Our income is derived from donations to the tzedokah (charity collection) boxes in the Shul, private donations and gift aid where the donation was eligible. All donations received are allocated to general charitable use unless the donor has specifically asked for it to be ear marked for a specific purpose or project.

We have continued to support a variety of charitable causes both in response to appeals received and pro-actively when the Rabbi is made aware of an individual or family needing assistance. The privacy of all recipients is carefully protected to ensure that no one will ever refrain from requesting help due to a fear of the request become public knowledge.

The unrelenting rise in the cost of living has led to increased demand for assistance and we have distributed funds and food items throughout the year as well as before Festivals to people requiring assistance, offered short and medium term interest free loans to people in financial need, provided scholarships to young people wishing to pursue further education and helped families cope with the immediate aftermath of accidents, bereavement and natural disasters.

Summary of our achievements:

We have continued to increase the scope of our activities in the areas of Social Welfare, Adult Education and Social Cohesion and maintained our level of activities in all other areas. This has allowed us to deliver all our aims and objectives in a manner that surpasses expectations, we have increased the use of volunteers and have successfully implemented feedback from our users to further improve the quality of the services that we offer. With the aid of donations and grants we have been able to continue our programme of refurbishment of our community centre, particularly the facilities for the elderly and disabled.

We are confident that we are in a sufficiently healthy state to allow us to weather the cost of living crisis and continue to expand the work that we do.

Plans for the future:

- Reach out to more unaffiliated Jewish families in the area to expand our membership base thus reducing our reliance on donations and fundraising.
- Complete our programme of upgrading and repairing the physical infrastructure of our Community Centre.
- Expand our educational activities to reach a greater number of our members.
- Train additional volunteers to deliver our anti-racism project and increase the number of schools that visit.
- Build on the work of the Home but Not Alone Project by expanding our food provision to vulnerable and needy people and expand the range of activities we provide for senior citizens.
- Identify areas where we can reduce expenditure by the use of volunteers from within our community.

The financial summary of the last financial year ended 28th February 2025 is attached.

This report was approved by the Trustees on17/11/2025 and signed on their behalf.



Gerald Langman



Malcolm Hyams

SOLIHULL AND DISTRICT HEBREW CONGREGATION

Registered Charity Number : 1100938

Accounts

28 FEBRUARY 2025

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS OF THE SOLIHULL AND DISTRICT HEBREW CONGREGATION FOR THE YEAR ENDED 28 FEBRUARY 2025

I report on the accounts for the year ended 28 February 2025 set out on pages 2 to 9.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to an audit under company law and is eligible for independent examination, it is my responsibility to :

- examine the accounts under section 145 of the 2011 Act;
- Follow the procedures laid down in the general directions given by the Charities Commission (under section 145 (5)b of the Act)
- state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes 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 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 no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

I have completed my examination. I can confirm that no material matters have come to my attention in connection with the examination giving cause to believe that in any material respect the requirements :

(1) - to accounting records were not kept in accordance with section 130 of the 2011 Act; and
- to prepare financial statements which accord with the accounting records and comply with the requirements of the Act and the 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. I have no concerns and have come across no 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.



Richard Gold FCA
Independent examiner
For and behalf of Barnett Ravenscroft Limited
Charterd Accountants

13 Portland Road
Edgbaston
Birmingham
B16 9HN

29 August 2025

SOLIHULL AND DISTRICT HEBREW CONGREGATION
SUMMARISED PROFIT AND LOSS FOR THE YEAR ENDED 28 FEBRUARY 2025
INCOME AND EXPENDITURE ACCOUNT

	2025 Total	2024 Total
INCOME		
Subscriptions	23,662	*25,086*
Kol Nidrei Appeal	11,496	*11,822*
Unrestricted Donations	28,934	*37,446*
Bank Interest	7,167	*3,959*
Gift Aid	19,225	*22,737*
Resticted Donations	17,072	*27,794*
Activities	4,075	*5,163*
Unresticted Grants	4,100	*4,600*
Resricted Grants	109,025	*125,543*
Legacies	-	6,000
	224,756	*270,150*
Operating activities to generate funds		
Functions and Fundraising	9	*3,255*
Sale of Judaica	2,530	*1,618*
Rent Received	12,665	*10,000*
Advertsing Income	1,420	*1,230*
	16,624	*16,103*
Total Income	**241,380**	*286,253*
EXPENDITURE		
Charitable Activities		
Ministerial and Religious Expenses	12,266	34,640
Chazan Expenses	5,500	6,130
Subscriptions, Printing and Advertising	640	1,201
Cost of Judaica	3,377	4,013
Affiliated Fees	385	385
Catering, Function and Charitable Activities	54,358	71,129
	76,526	117,498
Support Costs		
Refurbishment and Maintenance	16,537	41,574
Energy improvement works	57,732	-
Ceiling repairs	4,493	-
Equipment	2,892	13,878
Cleaning and Gardening	8,672	2,785
Telephone, Internet and Postage	4,299	3,107
Insurance	3,252	3,744
Costs of Fundraising	50	50
Motor, Travel and Volunteer Expenses	1,164	2,962
Gas, Electricity and Water	11,349	11,105
Administrartion and Secretarial Costs	(4,770)	12,156
Salaries	31,955	29,722
Libary Fund	-	625
Training	-	343
Accountancy fees	4,132	4,118
Bank Charges	102	127
Security Costs	9,006	15,649
Burial Fund	4,175	425
Charitable Payments	9,138	25,219
Gifts and Presentations	125	320
	164,303	167,909
Total Expenditure	**240,829**	285,407
(Deficit)/Surplus in year	**551**	**846**

SOLIHULL AND DISTRICT HEBREW CONGREGATION
CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 28 FEBRUARY 2025
INCOME AND EXPENDITURE ACCOUNT

		2025 Total	2024 Total
RECEIPTS			
Synagogue	Page 3	76,018	79,608
Ladies Guild	Page 4	3,741	8,290
Tzedokah	Page 5	43,150	58,804
Thursday Club	Page 6	118,471	139,551
		241,380	286,253
PAYMENTS			
Synagogue	Page 3	76,956	96,061
Ladies Guild	Page 4	3,370	7,426
Tzedokah	Page 5	37,604	54,458
Thursday Club	Page 6	122,899	127,462
		240,829	285,407
Net (outflow)/inflow of funds		**551**	846

Within the parent charity there are a number of subsidiary activities that operate independently of the main account with their own bank account and treasurer. Namely, Ladies Guild, Tzedokah Fund, and Thursday Club.
The detailed analysis of these accounts is attached on pages 5 to 7

The accounts are prepared on the accruals basis.

SOLIHULL AND DISTRICT HEBREW CONGREGATION
FINANCIAL STATEMENTS FOR THE YEAR ENDED 28 FEBRUARY 2025
INCOME AND EXPENDITURE ACCOUNT

	2025 Total	2024 Total
RECEIPTS		
Subscriptions	23,662	25,086
Gift Aid	9,088	14,264
Kol Nidrei Appeal	11,496	11,822
Bank Interest	7,167	3,959
Donations	1,579	1,834
	52,992	56,965
Operating activities to generate funds		
Functions and Fundraising	9	3,255
Sale of Judaica	2,530	1,618
Rent Received	12,665	10,000
Advertising Income	1,420	1,230
Restricted Grants	6,402	6,540
	23,026	22,643
Total Receipts	**76,018**	79,608
PAYMENTS		
Charitable Activities		
Ministerial and Religious Expenses	12,266	34,640
Chazan Expenses	5,500	6,130
Subscriptions, Printing and Advertising	640	1,201
Cost of Judaica	3,377	4,013
Other Salaries	24,786	18,575
Community Activities	866	2,043
Costs of Fundraising	50	50
	47,485	66,652
Support Costs		
Community Centre Refurbishment and Maintenance	2,149	1,719
Cleaning and Gardening	1,964	155
Telephone, Internet and Postage	4,299	3,107
Insurance	1,252	1,744
Gas, Electricity and Water	2,270	2,030
Gifts and Presentations	125	320
Accountancy fees	2,066	2,059
Bank Charges	102	127
Security Costs	9,006	15,649
Burial Fund	4,175	425
Affiliated Fees	385	385
Travel Expenses *(see note 3 below)*	(58)	591
Administrartion and Secretarial Costs	1,736	1,098
	29,471	29,409
Total Payments	**76,956**	96,061
Net Surplus/(Deficit) in year	**(938)**	(16,453)
Transfers	**(6,433)**	6,102
Bank and Cash Funds last year end	**16,067**	26,418
Bank and Cash Funds this year end	**8,696**	16,067

Notes

1. Kol Nidrei Appeal is an annual appeal held on the Jewish New Year
2. Chazan is a cantor hired to help run the Jewish New Year Services
3. The negative figure is due to the community minibus being scrapped and the insurance company sending a refund for the premium paid in the previous accounting year.

SOLIHULL AND DISTRICT HEBREW CONGREGATION
LADIES GUILD - INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 28 FEBRUARY 2025

	2025 Total	2024 Total
RECEIPTS		
Donations and Fundraising	2,990	6,585
Gift Aid	751	1,705
Total Receipts	**3,741**	8,290
PAYMENTS		
Function Costs	3,004	6,790
Waitressses and Cleaning	366	636
Total Payments	**3,370**	7,426
Net Surplus/(Deficit) in year	**371**	864
Transfers	**(2,378)**	653
Bank and Cash Funds last year end	**3,531**	2,014
Bank and Cash Funds this year end	**1,524**	3,531

Note
The Ladies Guild is a seperately managed subsidiary of the main charity whose purpose is to support the social and cultural activites of the community.

SOLIHULL AND DISTRICT HEBREW CONGREGATION
THURSDAY CLUB - INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 28 FEBRUARY 2025

	2025 Total	2024 Total
RECEIPTS		
Donations	9,951	18,132
Gift Aid	1,797	2,816
Unrestricted grants received *	4,100	4,600
Restricted grants reveived (from Charitable Trusts) **	34,250	71,403
Restricted grants received (from Government Funding) **	68,373	41,600
Legacies	-	1,000
Operating activities to generate funds	**118,471**	139,551
Meals Provided	-	-
Total Receipts	**118,471**	139,551
PAYMENTS		
Charitable Activities		
Cost of Catering	32,311	45,516
Lecture fees and Zoom	-	-
Activities	162	4,820
Support Costs		
Equipment and Repairs	6,829	37,079
Energy improvement works *(see note 4 below)*	57,732	-
Ceiling repairs	4,493	-
Advertising	-	-
Gas, Electricity and Water	9,079	9,075
Insurance	2,000	2,000
Cleaning	6,342	1,994
Training Cost	-	343
Volunteer Expenses	1,222	2,371
Management and Administration Costs		
Salaries	7,169	11,147
Accountancy	2,066	2,059
Administrartion Costs *(see note 5 below)*	(6,506)	11,058
Total Payments	122,899	127,462
Net (Deficit)/Surplus in year	**(4,428)**	12,089
Transfers	**(15,369)**	16,473
Bank and Cash Funds last year end	**62,070**	33,508
Bank and Cash Funds this year end	**42,273**	62,070

Notes

This fund was set up under the auspices of the parent charity, Solihull and District Hebrew Congregation to carry out its non demominational work (primarily social activities and welfare support) for vulnerable or elderly people.

1. **Unrestricted - May be used to support any activities of the Thursday Club.**
2. **Restricted - Must be used for a specific activitiy as per the restriction of the organisation making the grant.**
3. **Fundraising fees refers to the hosting, commission and credit card fees deducted by the crowd funding platform that we use for public fundraising.**
4. **Energy costs relate to energy efficency works carried our which include the installation of solar panels, a new water boiler, cavity wall insulation etc. these costs have been covered by government funding.**
5. **The Thursday Club administration costs for the year show a negative figure due to timing differences on release of grant monies at the start of the current year with certain costs covered by the grant incurred in the prior period.**

SOLIHULL AND DISTRICT HEBREW CONGREGATION
TZEDOKAH FUND - INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 28 FEBRUARY 2025

	2025 Total	2024 Total
RECEIPTS		
Gift Aid	7,589	3,952
Donations Restricted	17,072	27,794
Donations Unrestricted	14,414	10,895
Grants	-	6,000
Activities	4,075	5,163
Legacies	-	5,000
Total Receipts	**43,150**	58,804
PAYMENTS		
Charitable Activities	18,015	11,960
Charitable Payments	9,138	25,219
Community Centre Refurbishment	10,451	16,654
Library Fund	-	625
Total Payments	**37,604**	54,458
Net Surplus/(Deficit) in year	**5,546**	4,346
Transfers	**580**	(7,399)
Bank and Cash Funds last year end	**41,358**	44,411
Bank and Cash Funds this year end	**47,484**	41,358

Note
Tzedakah means charity. This account handles both donations made for specific charitable purposes in line with the wishes of the donor (restricted funds) such as the library fund, building fund and donations made for general charitable use, examples of this are grants made to organisations such as soup kitchens or youth clubs who have appealed to us for charitable funding or interest free loans to people suffering temporary financial difficulty.

SOLIHULL AND DISTRICT HEBREW CONGREGATION
FINANCIAL STATEMENTS FOR THE YEAR ENDED 28 FEBRUARY 2025

CASH FUNDS

	Notes	2025	2024
Bank Accounts :			
Synagogue		8,696	16,067
Cambridge and Counties Bank		83,653	92,055
United Trust Bank		68,732	66,180
		161,081	174,302
Thursday Club		42,273	62,070
Ladies Guild		1,524	3,531
Tzedokah Fund		47,484	41,358
		252,362	281,261

	2025	2024
Assets Retained for Charity's own use :		
Community Centre	330,351	330,351
Fixtures and Fittings	150,000	150,000
Torah Scrolls	56,000	56,000
	536,351	536,351
Stock and Equipment	6,000	6,000
Loan - Repayable within 12 months	5,850	6,739
Accounts Receivable	1,561	1,318
Other Debtors	5,741	6,770
	555,503	557,178

The trustees have not had the synagogue and community centre professionally valued and is shown at cost. They consider the current market value to be £1,200,000.

Liabilities :		2025	2024
Accounts Payable		2,371	25,081
Grants Outstanding	**1**	4,000	27,410
Halifax Credit Card		239	789
Wages and PAYE		600	853
Accruals		894	-
Coventry Hebrew Congregation Burial Fund	**2**	48,886	50,886
		56,990	105,019
		750,875	733,420

M Hyams



G. Langman



Signed on behalf of the trustees on 29 August 2025

Notes

1. This refers to grant funding that has been received however the project to which the funding relates is still ongoing this funding will be spend before the project ends.

2. The Coventry Burial Fund is estimated at current prices plus 4.5% p.a for inflation in respect of 13 living members whose ages range from approximately 60 to 90 Membership of the burial fund excludes any payments due to Coventry City Council who are the owners of the cemetery.

SOLIHULL AND DISTRICT HEBREW CONGREGATION
FINANCIAL STATEMENTS FOR THE YEAR ENDED 28 FEBRUARY 2025

SHEDULE OF GRANTS RECEIVED

	2025 Total Amount	Purpose
Jewish Community Protective Security Grant	6,402	Security
Solihull MBC - Household Support Fund	10,641	Work with Vulnerable and Elderly
VCSE Groundworks - Government Funding	57,732	Energy efficiency works and solar panels
Delapage	20,000	Work with Vulnerable and Elderly
Coventry & Warwickshire Access Fund	7,500	Work with Vulnerable and Elderly
Solihull MBC - Winter Fund	4,000	Work with Vulnerable and Elderly
Harry PayneFund	1,000	Work with Vulnerable and Elderly
We Are All Making A Difference	1,000	Work with Vulnerable and Elderly
Neighbourly	500	Work with Vulnerable and Elderly
BJCC	250	Work with Vulnerable and Elderly
Arnold Clark Foundation	2,500	Work with Vulnerable and Elderly
Warwickshire Freemasons	1,000	Work with Vulnerable and Elderly
J. Davies Charity	600	Work with Vulnerable and Elderly
	113,125	

SOLIHULL AND DISTRICT HEBREW CONGREGATION

England & Wales - Charity number 1100938

Accounts

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Solihull & District Hebrew Congregation Trustee's

Annual Report and Accounts

For the year ended 29th February 2024



Enjoying a meal at the Thursday Club

Registered Charity No. 1100938

Solihull and District Hebrew Congregation
Registered Charity No. 1100938

Address of Synagogue and Jewish Community Centre:
3 Monastery Drive Solihull West Midlands,
B91 1DW
0121 706 8736
office@solihullshul.org

SDHC

SOLIHULL HEBREW CONGREGATION
The Small Community with the Big Heart
www.solihullshul.org

The Queen's Award for Voluntary Service

The MBE for volunteer groups

HOLDING TRUSTEES:
Mr Jon Gouldman
Mr Malcolm Hyams
Dr Gerald Langman

MINISTER:
Rabbi Yehuda Pink

PRESIDENT:
Mr J Gouldman

MEMBERS OF COUNCIL:

Mrs S Epstein
Mr M Hyams
Dr G Langman
Mrs A Stone
Mr G Stone
Ex officio: Mr J Gouldman

BANKERS:

Lloyds Bank PLC
The Priory
Queensway
Birmingham
B4 6BP

Barclays Bank PLC
25 High Street
Coventry, CV1 5QZ

Registered with FUNDRAISING REGULATOR

Charity Excellence FRAMEWORK QUALITY MARK
www.charityexcellence.co.uk
2024

Trustees:

The Trustees named on page one have served throughout the year unless indicated otherwise.

Appointment of Trustees is governed by the Constitution of the charity. The Board of Trustees is authorised to appoint new Trustees to fill vacancies arising from resignation or death of an existing Trustee.

The Constitution authorises the Trustees to make or hold investments in the general funds of the charity.

Description of Organisation:

The Solihull and District Hebrew Congregation was founded in 1963 and was registered with the Charity Commission on 28th November 2003 under registration number 1100938. The constitution was last updated and modified on 3rd September 2015.

Constitution, objectives, policies and public benefit:

The Charity is governed by a constitution and its objectives are:

i. The advancement of the Jewish Religion to include provision and maintenance of a place of orthodox Jewish worship.

ii. Provision of education to adults and children in the heritage, culture and language of Judaism.

iii. Provision of welfare and social support for Jewish people.

We have an open door policy for all our activities welcoming both members and people with no affiliation. Further details of our activities for the benefit of the public particularly in the area of community cohesion can be found later in this report.

The policy of the Charity continues to be to seek additional finance and support in order to enable it to continue and expand its objectives and activities.

The Charity's main sources of income are from members' subscriptions, donations and grants received from charitable trusts.

Reserves:

The trustees regularly review the free reserves available to meet day to day expenses. Funds that are received for a specific purpose are ringfenced for that purpose. We currently have three restricted reserve accounts. The Coventry Burial Fund which may only be used for the costs of burial of people enrolled in the fund, the Building Fund to cover the costs of planned refurbishment and any emergency repairs and the Eric Samuels Legacy Fund. The trustees have identified a target of free reserves equal to six months operating expenses to ensure that any short term downturn in income will not cause undue harm to the day to day operations of the charity and to allow an orderly winding up of affairs should the charity no longer be viable. We currently have £65,000 of free reserves this is slightly higher than last year and we will continue to work to gradually raise our free reserves to the target level of six months operating expenses.

Fund Raising

The charities fundraising is primarily carried out by the Rabbi and members of the Council, through direct approaches to individuals and other charitable trusts. The Charity has signed up to the Fundraising Regulator to ensure that we follow best practice. In 2023-24, the fundraising objectives were met. No complaints were

received about the nature of fundraising carried out on behalf of the Charity.

Grants were received from the following Charitable Trusts and foundations. The Arnold Clark Foundation, The Chief Rabbi's Centre for Community Excellence, Heart of England Community Foundation, Solihull Metropolitan Council Household Support Fund, Eversheds, National Grid Fuel Poverty Support Fund, Local Magic - Magic Little Grants Fund, The Baron Davenport Foundation, The J Davies Charity, Think Active, Postcode Local Lottery, Garfield Weston Foundation, Barchester Healthcare Foundation, The We Are All Making A Difference Trust, Birmingham Jewish Community Care, The CST on behalf of The Governments Jewish Community Protective Security Fund and The Warwickshire Free Masons Charity.

The Trustees are grateful to all the benefactors whose generous contributions remain an important element in the ability of the charity to continue its work.

Changes in policy:

The Charity's policies have remained the same throughout the year.

Organisational structure and Management of the Charity:

The Management of the Charity is vested in the Council which is comprised of five members elected for a period of two years. The members of the council have experience in a wide variety of fields and posses a broad range of knowledge and expertise that is of great help in the management of our affairs. The management members are elected by the membership in General Meeting.

The members of the Council give their time freely and receive no remuneration or other financial benefits.

To assist in the smooth running of the charity there are a number of sub-committees that report back to the council and help them oversee certain aspects of the charity's work. The membership of the sub-committees reflects the particular skills that members of the Council can bring to the work of the charity. These sub-committees report back with their recommendations to the full meeting of the Council.

The Trustees and the Rabbi meet regularly to discuss any relevant matters and to determine which matters need to be placed before Council, and to keep the Council informed of all matters concerning the charity. The Council meet together as a body bi-monthly and are responsible for all decisions taken in relation to the running of and activities provided by the charity. The day-to-day management of the Community Centre and projects are delegated to staff. In 2023 we added a part time bookkeeper to our staff to aid in the efficient management of our finances.

Charity Governance Code

The third edition of the code for charities was published in July 2017. The code lays out seven key areas of governance together with recommended practice for each principle. The Trustees & Council have considered each principle to satisfy themselves that the Charity's current governance structure explained below satisfactorily addresses each of these principles and, where appropriate, what enhancements might be made. We have also registered with Charity Excellence and earned the Charity Excellence Framework Quality Mark in recognition of the robustness of our policies, procedures and how these are implemented.

Risk Management and Child Protection Policies:

The trustees have examined the major strategic, business and operational risks that the charity faces and confirm that systems have been established to enable regular reviews to be carried out so that the necessary steps can be taken to lessen these risks. All our policies have been reviewed this year and where neccesary

updated to ensure that they comply with legal requirements and our operational realities.

In particular, insurance cover is in place and the finances of the charity are kept under review. Appropriate Disclosure and Barring Service (DBS) checks, supported by regularly reviewed policies, are made for all those who work with children or other vulnerable groups within the Community Centre. All volunteers who work with children or vulnerable adults undergo training and hold certificates confirming that they have received the level of training appropriate to their work.

The charity has appointed a suitably trained member of staff to act as Senior Safeguarding Officer for both children and vulnerable adults.

All new employees and volunteers are given an induction into the charities policies and procedures and existing employees and volunteers all undertake an annual review of all policies that are applicable to them. Copies of all are policies are kept in a folder that is available for public inspection in the office of the Community Centre.

Statement of Trustees' Responsibilities:

The Trustees are required under the Charities Act 1993 and the constitution of the charity to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of its results for the period. In preparing those financial statements the Trustees are required to:

(a) Select suitable accounting policies and apply them consistently.

(b) Make judgments and estimates that are reasonable and prudent.

(c) Prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue in business.

(d) Prepare the financial statements in accordance with all applicable financial reporting standards, statements of standard accounting practice and charity statements of recommended practice.

Review of Activities:

We have continued to work in accordance with the stated aims of the charity, which are promoting Jewish worship, education, community welfare and social support. Our activities can broadly be divided into two categories. Those that service the religious and spiritual needs of our members and those of a cultural and social nature which on the whole are non-denominational and open to all-comers. Our community welfare and social support activities are non-denominational and are kept separate from the religious side of our activities. In order to safeguard this distinction we maintain separate bank accounts for our various activities that are overseen by a separate management committee and are managed by their own treasurer. As they all fall under the main charity mandate each of these groups reports back regularly to the trustees.

The trustees have reviewed the objectives and activities of the charity to ensure they continue to reflect our aims. In carrying out this review the trustees have considered the Charity Commission's general guidance on public benefit and in particular its supplementary public guidance on the advancement of religion for the public benefit.

Finances:

As our tunrover now exceeds £250,000 we have moved our accounting method to the accruals method as defined by the SORP. This is the first year that we have moved from cash accounting (Income and expenditure) and have adopted the acrruals accounting method, the accruals basis will be used going forward to reflect debtors and creditor. Therefore this years accounts show a large loss due to the adoption on the accruals basis reflecting the change applied which includes historic transfers.

Our accounts include a consolidated account for the four funds operating under the umbrella of SDHC,

Synagogue, Ladies Guild, Thursday Club and Tzedokah Fund. These accounts were set up to allow the non denominational activities of the charity to be clearly separated from the religious activities although there is some overlap as the main fund is responsible for the upkeep of our community centre which is the venue for many of our non-denominational activities. We have also included a separate break down of the income and expenditure for each fund.

The Coventry Burial Fund is valued at £50,886, the Building Fund at £21,000 the E Samuels Legacy Fund at £35,000 and we have a free reserve of £120,000. Bearing in mind the need for prudence and low risk the funds are deposited in interest bearing bank accounts backed by the FSCS.

Our headline figures show a deficit of £16,058 this is partially due to the move to accruals with some historic transfers showing up as expenditure this year due to the move and partially due to increased overheads. We have put in place a number of measures to ensure that next year we once again breakeven. We expect to see a significant reduction in utility costs following a number of energy efficiency measures that have been put in place including better insulation, low energy lighting and solar panels. We have also increased income from car park rental.

We have continued to expand the sources of our income to reduce reliance on membership subscriptions, with 80% of our income coming from other sources. With an ageing population and the general move amongst the younger generation towards 'pay as you go' rather than a membership relationship this move away from relying on membership income is becoming increasingly important.

Our non-denominational work is carried out under the umbrella of the Thursday Club this shows a surplus of £12,089. Our costs have increased by almost 40% from £1,649 to £127,642. Primarily due to increased expenditure on equipment and maintenance contracts and increased salaries and admin cost as a result of increasesd demand for our services. Although we were able to reduce the cost of raw materials by 10% due to negotiating better discounts with suppliers. Fortunately the excellence of our work has been recognised by a number of charitable foundations and we have been successful in attracting a significant amount of funding from charitable trusts as well as the Local Authority which has allowed us to expand this vital area of our activities.

The Kol Nidrei appeal has continued to play an important role in our overall budget . We have been successful in expanding the appeal to past members and friends of the community who have moved away from Solihull but retain a connection with the community. Our current agreement with Renault who rent a section of our car park is still in place providing another income stream with zero overheads. We have other companies interested in taking Renault's place should they decide to end the agreement. In line with the decision of the Trustees that we should have six months operating capital set aside as a reserve we have funds invested in two zero risk fixed interest accounts backed by the FSCS. The Trustees and Council have taken the view that the reserve is essential to our long term future and that security of the capital is of paramount importance and therefore have eschewed the chance of higher rate of return from investments that are not 100% secure. It is the aim of the Trustees and Council to continue building up this reserve recognising that as the community ages our income might reduce and that the level of grant funding received will vary from year to year and cannot be taken as a given. The reserve will allow us to continue to operate and provide services to the Solihull community for the foreseeable future.

On the other accounts, each of the separate divisions are self financing and managed independently of the main shul account. Each fund has tried to build a small reserve to help cope with short term fluctuations in income. Our finances have allowed the Council to freeze membership subscriptions at the same level as last year. We hope that careful management of our finances will balance the books each year.

Overall we are satisfied that we are in a reasonable financial position at the end of our 2024 financial year. we have a small surplus in the bank to cover four and a half months of expenditure in case of emergencies. We will continue to seek ways to broaden our revenue stream to further reduce our dependence on membership

subscriptions.

We believe the charities finances are on a stable footing for the immediate future, however we cannot be complacent and must recognise that there is likely to be an increased demand for our activities and services with a diminishing income stream in the next few years. At the time of writing this report we are struggling as most charities are with the massive increase in energy and raw material costs and an increase in demand for support. We are fortunate that the excellence of our work has been recognised by Solihull Metropolitan Borough Council and a number of charities we has enabled us to continue to operate. We have secured funding to upgrade the energy efficeincy of our building and to install solar panels and other energy efficiency measures to reduce the impact of the rising energy costs. This will have an additional benefit of reducing our carbon footprint and ensuring we become more environmentally friendly. We are also continuing to explore a number of options to ensure that we are able to guarantee the long term financial security of the community.

Area of Operation:

As the closest organised Jewish Community which retains the services of a Rabbi we are often called upon to provide support to Jews in an extremely wide geographical area, which includes in addition to Solihull, Coventry, Leamington, Malvern, Ross on Wye, Stratford, Warwick and Worcester as well as a host of smaller towns and villages.

We open our activities to all-comers irrespective of whether or not they are formally affiliated with the Solihull Jewish Community. We are often called upon to provide help to visiting Jewish businessmen and tourists.

Review of Activities

Community Cohesion

Our Community centre has been used by a number of commmunity groups over the year. We also continue to be registered with Solihull Metropolitan Council to allow our Community Centre to be used by the authorities in the case of an emergency requiring accommodation, office space etc. To ensure that our facility is a welcoming place for all users we have embarked on an extensive programme of refurbishment.



Rabbi Pink is involved in many different organisations, serving as Chaplain or sitting on advisory committees to local hospitals, prisons, SACRE, Solihull Faiths Forum, Safer Solihull Board and Birmingham International Airport Multi Faith Support Team. This has helped to promote a better understanding of the needs of the Jewish citizens of Solihull and also to promote harmonious relationships amongst the various ethnic groups that live in Solihull. Rabbi Pink again played a central part in the National Holocaust Day Service organised by Solihull Council.

We were delighted to be able to hold our annual Menorah Lighting Ceremony during the Festival of Chanukah with the participation of the Mayor of Solihull. This event highlights the importance of freedom of religion and mutual respect and tolerance.

Our Promoting Tolerance programme has welcomed a large number of groups of schoolchildren from the West Midlands Region. We are grateful to Marina Kaplan, our School Visits Co-Ordinator for her dedicated work.

Rabbi Pink has developed a close working relationship with West Midlands Police and members of the local neighbourhood police team and he has worked with them on a number of initiatives to reduce racist behaviour in the borough. A fixture in our calendar is a Civic Service to thank Councillors, Council workers, NHS and members of WMP and WMFS for their work. This has been cancelled the past couple of years due to Covid, we were able to hold one again in June 2023.



The Stanley Middleburgh library has continued to be in great demand, we are fortunate to have a wonderful team of volunteers who have happily delivered items to peoples homes.

Our Judaica store is a valuable facility that is used by Jews and non Jews seeking a source where they can purchase cards, books and Judaism related items as well as expert advice. This resource is greatly appreciated by local schools looking to boost their RE department.

We are proud to be part of the Solihull Food-bank Network which has allowed us to work in close collaboration with other organisations in the area that are helping those in need.

Communications and PR:

Our newsletter, Hakol has continued to play a valuable role in communicating details of our activities to our members and supporters. Graham Stone, our advertising manager and has been successful in increasing the revenue that we generate through advertising, which ensures that this aspect of our work is self funding. This full colour 60 page magazine is distributed to over 350 families. This year for the first time we also produced

a calendar in partnership with Chabad of Solihull which allowed us to showcase our monthly activities to an even wider audience.

We have increased the number of our members and supporters who receive information via email helping us cut down on stationery and postage costs and helping us meet our commitment to reduce the environmental impact of our activities where possible. We continue to keep in touch with the elderly members of the community who are unable to venture out by phoning them up or paying them a visit.

Our weekly email bulletin is received and read by an increasing number of our members and friends, we also maintain a regularly updated website. Our Facebook page, Instagram and Twitter Feed is managed by Chana Miriam Golub and is another important tool in ensuring that as large a group as possible are aware of our activities and services. We receive a large amount of enquiries as a result of visits to our website.

Our activities have been featured in a number of media outlets both locally and nationally in the UK as well as abroad.

Religious & Educational Services:



We hold regular prayer services that are open to anyone who wishes to attend irrespective of affiliation.

Every event in the Jewish Calendar was marked with a communal activity. 250 Boxes of Shmurah Matzah, 250 cheescakes prior to Shavuos, 250 Rosh Hashona boxes complete with honey cake and apple and honey and 250 chanukah kits containing all the items needed to celebrate the festival were delivered by our wonderful team of volunteers to familes in the region. In addtion we held festive meals at our Community Centre with a record number atending the Pessach Seder. None of these would have been possible without the work carried out on a voluntary basis by Rebbetzen Dinie Pink which has allowed us to provide top class events at a fraction of the price it would otherwise cost to organise.

We were extremely fortunate to once again retain the services of Chazan Zali Rodal, ably assisted by Daniel Littlestone for the High Holydays and their melodious singing and lively tunes had everyone tapping their feet and singing along.

Rabbi Pink continued to broadcast a weekly zoom message every Friday, following which participants were able to chat with each other. Many new friendships have developed as a result of this initiative.

Education has continued to be a central plank of our work and there are learning opportunities for all ages and skill levels virtually every day of the week. In total there are eight classes every week. Most of these classes take place face to face but they have all continued on Zoom as well, one of the positive benefits was that it allowed many people who lived to far away to be able to participate normally to join in.

The week starts with Bagels Lox & Torah at 10.00 am on Sunday morning, a 30 minute breakfast and discussion of an issue of Jewish law or tradition, this is open to men and women and is ideal for someone who is unable to attend classes during the week.

The Halacha Shiur is a text based shiur aimed at more advanced learners and takes place every Sunday evening. The SMILES lecture series on a Monday evening continues to attract a loyal following. The Retired Gentlemen's Shiur on Tuesday Morning, Ladies Discussion Group on a Wednesday Morning, the Shiur on Jewish Philosophy for Ivrit Speakers on Wednesday evening, the Saturday morning Shiur and Talmud Shiur on Saturday Evening provide a variety of opportunities for every age range and level of learning.



A number of people have also sought to improve their knowledge by setting up one to one study sessions with the rabbi. A Rabbi's primary job is to teach and Rabbi Pink will happily accommodate anyone who wishes to further their knowledge of Judaism. We know that some people feel that they do not want to want to add to his already packed schedule but teaching Torah is the lifeblood of every Rabbi and he will always find time to fit in another learning opportunity.

Social Activities



The committee functions co-ordinates all the social functions organised by the community as well as ensuring that maximum use is made of the facilities that we have to offer as a community centre by other groups in the area. The pre-Pesach trip to London hosted by Paul & Koti was a highlight in our social calendar. We held our annual summer bbq in July and were delighted to be joined by our friends from Cardiff everyone enjoyed a great afternoon. The event further strengthened our ties with neighbouring communities and fulfilled our aims of breaking down the generation gap building bonds between the different age groups It also resulted in a return trip to Cardiff.

A very popular addition to our activities is an Art Class. Taught by Lee Benson a well known local artist and former art gallery owner it has attracted a loyal following and has been succesful in allowing people to express their creativity and deepen their appreciation of art. Another exciting addition to our activities is a gentle exercise class. Funded by Think Active it has encouraged many older people to enage in physical activity.

Both of these classes have dovetailed with the work of the Thursday Club and have been effective at relieving loneliness and isolation.

The Loaves of Love challah baking sessions led by Rebbetzen Pink have run every month. One of the aims is to share the loaves with those who are unable to access fresh bread themselves.

We strive to be a very caring community, enjoying all the social aspects of the calendar as much as possible, so long may that continue!



We have been extremely fortunate in attracting funding from the Chief Rabbi's Centre for Rabbinic Excellence which has allowed us to organise events that would otherwise be beyond our financial capability.

The Thursday Club

The Thursday Club is the vehicle through which we deliver our Social Welfare Programmes, these are non-denominational and open to all irrespective of whether or not they are members of the community. Research by Age Concern found that over 10% of Senior Citizens see themselves as intensely lonely. We have found that there are still many elderly and vulnerable people who were refraining from participating in public events for fear of infection so we took the decision to continue operating our Home but not Alone programme providing fresh meals and volunteer visits to peoples homes.

Volunteers visited people throughout the region and ensured that their needs were catered to, whether that was supplying a freshly cooked meal, collecting prescriptions and shopping or even just having a chat. This programme directed by Rabbi & Rebbetzen Pink has been running every single week without fail since April 2020. Thousands of meals including enough chicken soup to fill a lake as well as sufficient food to feed a small army has been cooked, packed and delivered. In the past year we have supplied a staggering 12,819 freshly cooked meals.We are extremely grateful to Solihull Council HSF funding that has allowed us to support so any people who are in dire need of help. Mention must be made of our wonderful team of volunteers who have helped deliver the meals, between them they have driven 31,374 miles since the project was launched, with 9,026 miles driven this year!



We also work closely with other agencies such as Birmingham Jewish Community Care, Age UK, Hearing Dogs for the Deaf etc. to ensure that the services provided by these agencies are properly signposted to our users.

We have forged particularly close ties with Birmingham Jewish Housing Association and are very grateful to Phil Linz, the chairman of BJHA for all his support.

The Thursday Club has continued to provide a beacon of light in the lives of many of our elderly members and friends.

We have continued to invest in new equipment to ensure that we are able to cope with the increased demand for fresh meals whether in person at our club or delivered by our volunteers.

We are a member of the Solihull Foodbank Network, a forum set up by Solihull Metropolitan Borough Council to promote collaboration between the various charities providing food support to people in Solihull. We have also a member of Neighbourly, an organisation that supports Charities and links them with local businesses. As a result we have partnered with the Sainsburys store in Dorridge and the Aldi store in Solihull and we receive weekly donations of surplus food from them. A big thank you to the volunteers who collect the donation from Sainsbury and Aldi every week.



Rabbi Pink has been extremely successful in raising funds, primarily from Charitable Trusts to support the rest of our activities. This year we have received grants from Arnold Clark Foundation, Heart of England Community Foundation, The Co-op Foundation, Solihull Metropolitan Council Winter Welfare Fund, The Baron Davenport Foundation, The We Are All Making A Difference Trust, The Warwickshire Free Masons Charity and The J Davies Charity. We have also received significant donations of food from Chevingtons Cheese and H Gross Butchers. With the rising costs of raw materials this support is vital to our ability to continue our work.

Our funds are managed separately to the main Shul funds ensuring that every penny raised for the Club is used to further the work of the Thursday Club.

Our work would not be possible without the help of our team of volunteers and we give our wholehearted thanks to our dedicated team of volunteers, many of whom are not members of the Solihull Community for their continued support. Particular mention must be made of our caretaker and security officer, Eric Harrison who consistently goes over and above the call of duty in his work for the community.

Tzedokah Fund

The Tzedokah Fund has had a busy year. Our income is derived from donations to the tzedokah (charity collection) boxes in the Shul, private donations and gift aid where the donation was eligible. All donations received are allocated to general charitable use unless the donor has specifically asked for it to be ear marked

YOUR IMPACT

By the Numbers

VOLUNTEER HOURS

579

HOURS OF

CLASSES WERE GIVEN IN PERSON & ONLINE

PARTICIPANTS AT COMMUNAL SEDER

124

5640

1200

9026

12819

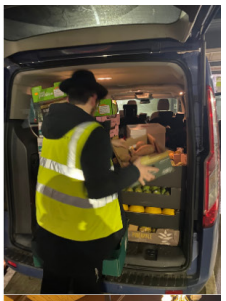
MILES TRAVELLED BY OUR VOLUNTEERS

CHANUKAH DONUTS

DISTRIBUTED AT POP- UP CHANUKAH EVENTS AND DELIVERED AT HOME

MEALS

DISTRIBUTED BY THE THURSDAY CLUB













for a specific purpose or project.

We have continued to support a variety of charitable causes both in response to appeals received and pro-actively when the Rabbi is made aware of an individual or family needing assistance. The privacy of all recipients is carefully protected to ensure that no one will ever refrain from requesting help due to a fear of the request become public knowledge.

The cost of living crisis has led to increased demand for assistance and we have distributed funds and food items throughout the year as well as before Festivals to people requiring assistance, offered short and medium term interest free loans to people in financial need, provided scholarships to young people wishing to pursue further education and helped families cope with the immediate aftermath of accidents, bereavement and natural disasters.

Summary of our achievements:

We have continued to increase the scope of our activities in the areas of Social Welfare, Adult Education and Social Cohesion and maintained our level of activities in all other areas. This has allowed us to deliver all our aims and objectives in a manner that surpasses expectations, we have increased the use of volunteers and have successfully implemented feedback from our users to further improve the quality of the services that we offer. With the aid of donations and grants we have been able to continue our programme of refurbishment of our community centre, particularly the facilities for the elderly and disabled.

We are confident that we are in a sufficiently healthy state to allow us to weather the cost of living crisis and continue to expand the work that we do.

Plans for the future:

Reach out to more unaffiliated Jewish families in the area to expand our membership base thus reducing our reliance on donations and fundraising.

Complete our programme of upgrading and repairing the physical infrastructure of our Community Centre.

Expand our educational activities to reach a greater number of our members.

Train additional volunteers to deliver our anti-racism project and increase the number of schools that visit.

Build on the work of the Home but Not Alone Project by expanding our food provision to vulnerable and needy people and expamd the range of activities we provide for senior citizens.

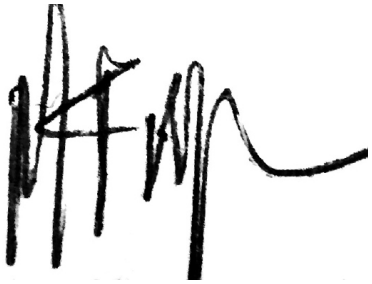
Identify areas where we can reduce expenditure by the use of volunteers from within our community.

The financial summary of the last financial year ended 28th February 2024 is attached.

Approval:

This report was approved by the Trustees on 17/11/2024 and signed on their behalf.





Gerald Langman

Malcolm Hyams

SOLIHULL AND DISTRICT HEBREW CONGREGATION

Registered Charity Number : 1100938

Accounts

29 FEBRUARY 2024

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS OF THE SOLIHULL AND DISTRICT HEBREW CONGREGATION FOR THE YEAR ENDED 29 FEBRUARY 2024

I report on the accounts for the year ended 28 February 2024 set out on pages 2 to 9.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to an audit under company law and is eligible for independent examination, it is my responsibility to :

- examine the accounts under section 145 of the 2011 Act;
- Follow the procedures laid down in the general directions given by the Charities Commission (under section 145 (5)b of the Act)
- state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes 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 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 no opinion is given as to whether the accounts present a ''true and fair view'' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

I have completed my examination. I can confirm that no material matters have come to my attention in connection with the examination giving cause to believe that in any material respect the requirements :

(1) - to accounting records were not kept in accordance with section 130 of the 2011 Act; and
- to prepare financial statements which accord with the accounting records and comply with the requirements of the Act and the 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. I have no concerns and have come across no 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.

.....

Richard Gold FCA
Independent examiner
For and behalf of Barnett Ravenscroft Limited
Charterd Accountants

13 Portland Road
Edgbaston
Birmingham
B16 9HN

29 August 2024

SOLIHULL AND DISTRICT HEBREW CONGREGATION
CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 29 FEBRUARY 2024
RECEIPTS AND PAYMENTS ACCOUNT

		2024 Total	2023 Total
RECEIPTS			
Synagogue	Page 3	79,608	100,838
Ladies Guild	Page 4	8,290	4,049
Tzedokah	Page 5	58,804	32,239
Thursday Club	Page 6	139,551	98,877
		286,253	236,003
PAYMENTS			
Synagogue	Page 3	112,965	86,102
Ladies Guild	Page 4	7,426	4,483
Tzedokah	Page 5	54,458	53,573
Thursday Club	Page 6	127,462	91,649
		302,311	235,807
Net (outflow)/inflow of funds		**(16,058)**	196

Within the parent charity there are a number of subsidiary activities that operate independently of the main account with their own bank account and treasurer. Namely, Ladies Guild, Tzedokah Fund, and Thursday Club. The detailed analysis of these accounts is attached.

This is the first year that we have moved from cash accounting (Income and expenditure) and have adopted the acrruals accounting method, the accruals basis will be used going forward to reflect debtors and creditor. Therefore this years accounts show a large loss due to the adoption on the accruals basis reflecting the change applied which includes historic transfers.

SOLIHULL AND DISTRICT HEBREW CONGREGATION
FINANCIAL STATEMENTS FOR THE YEAR ENDED 29 FEBRUARY 2024
RECEIPTS AND PAYMENTS ACCOUNT

	2024 Total	2023 Total
RECEIPTS		
Subscriptions	25,086	27,217
Gift Aid	14,264	12,164
Kol Nidrei Appeal	11,822	10,669
Bank Interest	3,959	2,578
Donations	1,834	1,711
	56,965	54,339
Operating activities to generate funds		
Functions and Fundraising	3,255	3,457
Sale of Judaica	1,618	3,528
Rent Received	10,000	10,000
Advertising Income	1,230	1,538
Restricted Grants	6,540	27,976
	22,643	46,499
Total Receipts	**79,608**	100,838
PAYMENTS		
Charitable Activities		
Ministerial and Religious Expenses	34,640	31,914
Chazan Expenses	6,130	4,180
Subscriptions, Printing and Advertising	1,201	879
Cost of Judaica	4,013	7,271
Other Salaries	18,575	4,644
Community Activities	2,093	1,928
	66,652	50,816
Support Costs		
Community Centre Refurbishment and Maintenance	1,719	13,822
Cleaning and Gardening	155	3,638
Telephone, Internet and Postage	3,107	2,285
Insurance	1,744	2,487
Gas, Electricity and Water	2,030	2,892
Gifts and Presentations	320	232
Accountancy fees	2,059	2,083
Bank Charges	127	287
Security Costs	15,649	6,090
Burial Fund	425	-
Affiliated Fees	385	-
Travel Expenses	591	-
Administrartion and Secretarial Costs	18,002	1,470
	46,313	35,286
Total Payments	**112,965**	86,102
Bank and Cash Funds last year end	**180,693**	182,297
Transfers	**26,966**	(16,340)
Net Inflow/(Outflow) of Funds	**(33,357)**	14,736
Bank and Cash Funds this year end	**174,302**	180,693

Notes
1. Kol Nidrei Appeal is an annual appeal held on the Jewish New Year
2. Chazan is a cantor hired to help run the Jewish New Year Services

SOLIHULL AND DISTRICT HEBREW CONGREGATION
LADIES GUILD - RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 29 FEBRUARY 2024

	2024 Total	2023 Total
RECEIPTS		
Donations and Fundraising	6,585	3,590
Gift Aid	1,705	459
Total Receipts	**8,290**	4,049
PAYMENTS		
Function Costs	6,790	2,411
Waitressses and Cleaning	636	2,072
Total Payments	**7,426**	4,483
Net Receipts /(Payments) in year	**864**	(434)
Transfers	**653**	708
Bank and Cash Funds last year end	**2,014**	1,740
Bank and Cash Funds this year end	**3,531**	2,014

Note
The Ladies Guild is a seperately managed subsidiary of the main charity whose purpose is to support the social and cultural activites of the community.

SOLIHULL AND DISTRICT HEBREW CONGREGATION
TZEDOKAH FUND - RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 29 FEBRUARY 2024

	2024 Total	2023 Total
RECEIPTS		
Gift Aid	3,952	4,361
Donations Restricted	27,794	2,039
Donations Unrestricted	10,895	13,985
Loan Repayments	-	750
Grants	6,000	5,102
Activities	5,163	6,002
Legacies	5,000	-
Total Receipts	**58,804**	32,239
PAYMENTS		
Charitable Activities	11,960	17,728
Charitable Payments	25,219	21,120
Community Centre Refurbishment	16,654	13,356
Library Fund	625	1,369
Total Payments	**54,458**	53,573
Net Receipts /(Payments) in year	**4,346**	(21,334)
Transfers	**(7,399)**	13,406
Bank and Cash Funds last year end	**44,411**	52,339
Bank and Cash Funds this year end	**41,358**	44,411

Note

Tzedakah means charity. This account handles both donations made for specific charitable purposes in line with the wishes of the donor (restricted funds) such as the library fund, building fund and donations made for general charitable use, examples of this are grants made to organisations such as soup kitchens or youth clubs who have appealed to us for charitable funding or interest free loans to people suffering temporary financial difficulty.

SOLIHULL AND DISTRICT HEBREW CONGREGATION
THURSDAY CLUB - RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 29 FEBRUARY 2024

	2024 Total	2023 Total
RECEIPTS		
Donations	18,132	32,730
Gift Aid	2,816	5,967
Unrestricted grants received *	5,730	13,140
Restricted grants reveived (from Charitable Trusts) **	70,273	19,440
Restricted grants received (from Government Funding) **	41,600	27,600
Legacies	1,000	-
Operating activities to generate funds	**139,551**	98,877
Meals Provided	-	-
Total Receipts	**139,551**	98,877
PAYMENTS		
Charitable Activities		
Cost of Catering	45,516	50,698
Lecture fees and Zoom	-	209
Activities	4,820	2,118
Support Costs		
Equipment and Repairs	37,079	19,874
Advertising	-	259
Gas, Electricity and Water	9,075	7,000
Insurance	2,000	1,000
Cleaning	1,994	1,038
Training Cost	343	
Volunteer Expenses	2,371	770
Management and Administration Costs		
Salaries	11,147	6,600
Accountancy	2,059	2,083
Administrartion Costs	11,058	-
Total Payments	127,462	91,649
Net Receipts /(Payments) in year	**12,089**	7,228
Transfers	**16,473**	2,174
Bank and Cash Funds last year end	**33,508**	24,106
Bank and Cash Funds this year end	**62,070**	33,508

Notes

This fund was set up under the auspices of the parent charity, Solihull and District Hebrew Congregation to carry out its non demominational work (primarily social activities and welfare support) for vulnerable or elderly people.

1. Unrestricted - May be used to support any activities of the Thursday Club.
2. Restricted - Must be used for a specific activitiy as per the restriction of the organisation making the grant.
3. Fundraising fees refers to the hosting, commission and credit card fees deducted by the crowd funding platform that we use for public fundraising.

SOLIHULL AND DISTRICT HEBREW CONGREGATION
FINANCIAL STATEMENTS FOR THE YEAR ENDED 29 FEBRUARY 2024

CASH FUNDS

	2024	2023
Bank Accounts :		
Synagogue	16,067	26,418
Cambridge and Counties Bank	92,055	90,677
United Trust Bank	66,180	63,598
	174,302	180,693
Thursday Club	62,070	33,508
Ladies Guild	3,531	2,014
Tzedokah Fund	41,358	44,411
	281,261	260,626

	2024	2023
Assets Retained for Charity's own use :		
Loan - Repayable within 12 months	6,739	-
Community Centre	330,351	330,351
Fixtures and Fittings	150,000	150,000
Torah Scrolls	56,000	56,000
Stock and Equipment	6,000	6,000
Accounts Receivable	1,318	-
Other Debtors	6,770	-
	557,178	542,351

The trustees have not had the synagogue and community centre professionally valued and is shown at cost. They consider the current market value to be £1,200,000.

Liabilities :	**2024**	2023
Accounts Payable	25,081	-
Grants Outstanding	27,410	-
Halifax Credit Card	789	2,036
Wages and PAYE	853	577
Coventry Hebrew Congregation Burial Fund	50,886	50,886
	105,019	53,499
	733,420	749,478

J. Gouldman

G. Langman

Signed on behalf of the trustees on 29 August 2024

Note
The Coventry Burial Fund is estimated at current prices plus 4.5% p.a for inflation in respect of 13 living members whose ages range from approximately 60 to 90 Membership of the burial fund excludes any payments due to Coventry City Council who are the owners of the cemetery.

SOLIHULL AND DISTRICT HEBREW CONGREGATION
FINANCIAL STATEMENTS FOR THE YEAR ENDED 29 FEBRUARY 2024

SHEDULE OF GRANTS RECEIVED	**2024 Total Amount**	**Purpose**
Jewish Community Protective Security Grant	6,540	Security
Chief Rabbi Centre for Community Excellence	6,000	Activities
Solihull MBC - Household Support Fund	41,600	Work with Vulnerable and Elderly
National Lottery Community Fund	24,460	Building Refurbishment
National Grid - Fuel Poverty Support Fund	9,708	Work with Vulnerable and Elderly
Heart of England Community Foundation	17,700	Work with Vulnerable and Elderly
Think Active	6,150	Work with Vulnerable and Elderly
Postcode Local	6,244	Work with Vulnerable and Elderly
Garfield weston Foundation	4,500	Work with Vulnerable and Elderly
Skipton Buiding Society	1,511	Work with Vulnerable and Elderly
Barchester Healthcare Foundation	630	Work with Vulnerable and Elderly
Local Giving - Magic Little Grants Fund	500	Work with Vulnerable and Elderly
Arnold Clark Foundation	2,000	Work with Vulnerable and Elderly
Baron Davenport	1,000	Work with Vulnerable and Elderly
Warwickshire Freemasons	1,000	Work with Vulnerable and Elderly
J. Davies Charity	600	Work with Vulnerable and Elderly
	130,143	

SOLIHULL AND DISTRICT HEBREW CONGREGATION

England & Wales - Charity number 1100938

Accounts

Solihull & District Hebrew Congregation Trustee's

Annual Report and Accounts

For the year ended 28th February 2023



Enjoying Gentle Exercises with Emmy at the Thursday Club

Registered Charity No. 1100938

Solihull and District Hebrew Congregation
Registered Charity No. 1100938

Address of Synagogue and Jewish Community Centre:
3 Monastery Drive Solihull West Midlands,
B91 1DW
0121 706 8736
office@solihullshul.org

The Queen's Award for Voluntary Service

The MBE for volunteer groups



HOLDING TRUSTEES:
Mr Jon Gouldman
Mr Malcolm Hyams
Dr Gerald Langman

MINISTER:
Rabbi Yehuda Pink

PRESIDENT:
Mr J Gouldman

MEMBERS OF COUNCIL:

Mrs S Epstein
Mr M Hyams
Dr G Langman
Mrs A Stone
Mr G Stone
Ex officio: Mr J Gouldman

BANKERS:

Lloyds Bank PLC
The Priory
Queensway
Birmingham
B4 6BP

Barclays Bank PLC
25 High Street
Coventry, CVl 5QZ

Registered with FUNDRAISING REGULATOR

Trustees:

The Trustees named on page one have served throughout the year unless indicated otherwise.

Appointment of Trustees is governed by the Constitution of the charity. The Board of Trustees is authorised to appoint new Trustees to fill vacancies arising from resignation or death of an existing Trustee.

The Constitution authorises the Trustees to make or hold investments in the general funds of the charity.

Description of Organisation:

The Solihull and District Hebrew Congregation was founded in 1963 and was registered with the Charity Commission on 28th November 2003 under registration number 1100938. The constitution was last updated and modified on 3rd September 2015.

Constitution, objectives, policies and public benefit:

The Charity is governed by a constitution and its objectives are:

i. The advancement of the Jewish Religion to include provision and maintenance of a place of orthodox Jewish worship.

ii. Provision of education to adults and children in the heritage, culture and language of Judaism.

iii. Provision of welfare and social support for Jewish people.

We have an open door policy for all our activities welcoming both members and people with no affiliation. Further details of our activities for the benefit of the public particularly in the area of community cohesion can be found later in this report.

The policy of the Charity continues to be to seek additional finance and support in order to enable it to continue and expand its objectives and activities.

The Charity's main sources of income are from members' subscriptions, donations and grants received from charitable trusts.

Reserves:

The trustees regularly review the free reserves available to meet day to day expenses. Funds that are received for a specific purpose are ringfenced for that purpose. We currently have three restricted reserve accounts. The Coventry Burial Fund which may only be used for the costs of burial of people enrolled in the fund, the Building Fund to cover the costs of planned refurbishment and any emergency repairs and the Eric Samuels Legacy Fund. The trustees have identified a target of free reserves equal to six months operating expenses to ensure that any short term downturn in income will not cause undue harm to the day to day operations of the charity and to allow an orderly winding up of affairs should the charity no longer be viable. We currently have £65,000 of free reserves this is slightly higher than last year and we will continue to work to gradually raise our free reserves to the target level of six months operating expenses.

Fund Raising

The charities fundraising is primarily carried out by the Rabbi and members of the Council, through direct approaches to individuals and other charitable trusts. The Charity has signed up to the Fundraising Regulator to ensure that we follow best practice. In 2022-23, the fundraising objectives were met. No complaints were

received about the nature of fundraising carried out on behalf of the Charity.

Grants were received from the following Charitable Trusts and foundations. The Arnold Clark Foundation, The Chief Rabbi's Centre for Community Excellence, Heart of England Community Foundation, Solihull Metropolitan Council Household Support Fund, Eversheds, National Grid Fuel Poverty Support Fund, Screwfix Foundation, Western Power Community Matters Fund, The Harbour Fondation, The Ronson Foundation, Asda Foundation, The Blakemore Foundation, Local Magic - Magic Little Grants Fund, The Baron Davenport Foundation, The J Davies Charity, The Co-Op Fund, The We Are All Making A Difference Trust, Birmingham Jewish Community Care, The CST on behalf of The Governments Jewish Community Protective Security Fund and The Warwickshire Free Masons Charity.

The Trustees are grateful to all the benefactors whose generous contributions remain an important element in the ability of the charity to continue its work.

Changes in policy:

The Charity's policies have remained the same throughout the year.

Organisational structure and Management of the Charity:

The Management of the Charity is vested in the Council which is comprised of five members elected for a period of two years. The members of the council have experience in a wide variety of fields and posses a broad range of knowledge and expertise that is of great help in the management of our affairs. The management members are elected by the membership in General Meeting.

The members of the Council give their time freely and receive no remuneration or other financial benefits.

To assist in the smooth running of the charity there are a number of sub-committees that report back to the council and help them oversee certain aspects of the charity's work. The membership of the sub-committees reflects the particular skills that members of the Council can bring to the work of the charity. These sub-committees report back with their recommendations to the full meeting of the Council.

The Trustees and the Rabbi meet regularly to discuss any relevant matters and to determine which matters need to be placed before Council, and to keep the Council informed of all matters concerning the charity. The Council meet together as a body bi-monthly and are responsible for all decisions taken in relation to the running of and activities provided by the charity. The day-to-day management of the Community Centre and projects are delegated to staff. We have recently added a part time bookkeeper to our staff to aid in the efficient management of our finances.

Charity Governance Code

The third edition of the code for charities was published in July 2017. The code lays out seven key areas of governance together with recommended practice for each principle. The Trustees & Council have considered each principle to satisfy themselves that the Charity's current governance structure explained below satisfactorily addresses each of these principles and, where appropriate, what enhancements might be made.

Risk Management and Child Protection Policies:

The trustees have examined the major strategic, business and operational risks that the charity faces and confirm that systems have been established to enable regular reviews to be carried out so that the necessary steps can be taken to lessen these risks. All our policies have been reviewed this year and where neccesary updated to ensure that they comply with legal requirements and our operational realities.

In particular, insurance cover is in place and the finances of the charity are kept under review. Appropriate Disclosure and Barring Service (DBS) checks, supported by regularly reviewed policies, are made for all those who work with children or other vulnerable groups within the Community Centre. All volunteers who work with children or vulnerable adults undergo training and hold certificates confirming that they have received the level of training appropriate to their work.

The charity has appointed a suitably trained member of staff to act as Senior Safeguarding Officer for both children and vulnerable adults.

All new employees and volunteers are given an induction into the charities policies and procedures and existing employees and volunteers all undertake an annual review of all policies that are applicable to them. Copies of all are policies are kept in a folder that is available for public inspection in the office of the Community Centre.

Statement of Trustees' Responsibilities:

The Trustees are required under the Charities Act 1993 and the constitution of the charity to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of its results for the period. In preparing those financial statements the Trustees are required to:

(a) Select suitable accounting policies and apply them consistently.

(b) Make judgments and estimates that are reasonable and prudent.

(c) Prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue in business.

(d) Prepare the financial statements in accordance with all applicable financial reporting standards, statements of standard accounting practice and charity statements of recommended practice.

Review of Activities:

We have continued to work in accordance with the stated aims of the charity, which are promoting Jewish worship, education, community welfare and social support. Our activities can broadly be divided into two categories. Those that service the religious and spiritual needs of our members and those of a cultural and social nature which on the whole are non-denominational and open to all-comers. Our community welfare and social support activities are non-denominational and are kept separate from the religious side of our activities. In order to safeguard this distinction we maintain separate bank accounts for our various activities that are overseen by a separate management committee and are managed by their own treasurer. As they all fall under the main charity mandate each of these groups reports back regularly to the trustees.

The trustees have reviewed the objectives and activities of the charity to ensure they continue to reflect our aims. In carrying out this review the trustees have considered the Charity Commission's general guidance on public benefit and in particular its supplementary public guidance on the advancement of religion for the public benefit.

Finances:

Our accounts are prepared on an income and a receipts and payments basis in line with the Charities Commission guidelines for small charities (income below £250,000). As this is simply a snapshot in time we have listed below any anomalies resulting from income expected in the financial year being received late or usual expenditure being delayed.

Our accounts include a consolidated account for the four funds operating under the umbrella of SDHC, Synagogue, Ladies Guild, Thursday Club and Tzedokah Fund. These accounts were set up to allow much of the non denominational activities of the charity to be clearly separated from the religious activities although there is some overlap as the main fund is responsible for the upkeep of our community centre which is the

venue for many of our non-denominational activities . We have also included a separate break down of the income and expenditure for each fund.

The Coventry Burial Fund is valued at £55,114, the Building Fund at £18,000 the E Samuels Legacy Fund and £37,000 and we have a free reserve of £65,000. Bearing in mind the need for prudence and low risk the funds are deposited in interest bearing bank accounts backed by the FSCS.

Our headline figures show that we succesfully balanced our income and expenditure with a small surplus for the group as a whole of £196.

We have continued to expand the sources of our income to reduce reliance on membership subscriptions, with 80% of our income coming from other sources. With an ageing population and the general move amongst the younger generation towards 'pay as you go' rather than a membership relationship this move away from relying on membership income is becoming increasingly important.

Our non-denominational work is carried out under the umbrella of the Thursday Club this shows a deficit of £7,228. This is primarily due to timing with some grants being received but not fully spend before the end of the financial year. Our costs have almost doubled from £50,645 to £98,777. This is due to a massive increase in costs of raw materials as well as an increase in demand for our services. Fortunately the excellence of our work has been recognised by a number of charitable foundations and we have been successful in attracting a significant amount of funding from charitable trusts as well as the Local Authority which has allowed us to expand this vital area of our activities.

The Kol Nidrei appeal has continued to play an important role in our overall budget . We have been successful in expanding the appeal to past members and friends of the community who have moved away from Solihull but retain a connection with the community. Our current agreement with Renault who rent a section of our car park is still in place providing another income stream with zero overheads. We have other companies interested in taking Renault's place should they decide to end the agreement. In line with the decision of the Trustees that we should have six months operating capital set aside as a reserve we have funds invested in two zero risk fixed interest accounts backed by the FSCS. The Trustees and Council have taken the view that the reserve is essential to our long term future and that security of the capital is of paramount importance and therefore have eschewed the chance of higher rate of return from investments that are not 100% secure. It is the aim of the Trustees and Council to continue building up this reserve recognising that as the community ages our income might reduce and that the level of grant funding received will vary from year to year and cannot be taken as a given. The reserve will allow us to continue to operate and provide services to the Solihull community for the foreseeable future.

On the other accounts, each of the separate divisions are self financing and managed independently of the main shul account. Each fund has tried to build a small reserve to help cope with short term fluctuations in income. Our finances have allowed the Council to freeze membership subscriptions at the same level as last year. We hope that careful management of our finances will balance the books each year.

Overall we are satisfied that we are in a reasonable financial position at the end of our 2023 financial year. we have absolutely no debts and have a small surplus in the bank to cover four months of expenditure in case of emergencies. We will continue to seek ways to broaden our revenue stream to further reduce our dependence on membership subscriptions.

We believe the synagogue finances are on a stable footing for the immediate future, however we cannot be complacent and must recognise that there is likely to be an increased demand for our activities and services with a diminishing income stream in the next few years. At the time of writing this report we are struggling as most charities are with the massive increase in energy and raw material costs and an increase in demand for support. We are fortunate that the excellence of our work has been recognised by Solihull Metropolitan Borough Council and a number of charities we has enabled us to continue to operate. We have secured

funding to upgrade the energy efficeincy of our building and to install solar panels to reduce the impact of the rising energy costs. We are also continuing to explore a number of options to ensure that we are able to guarantee the long term financial security of the community.

Area of Operation:

As the closest organised Jewish Community which retains the services of a Rabbi we are often called upon to provide support to Jews in an extremely wide geographical area, which includes in addition to Solihull, Coventry, Leamington, Malvern, Ross on Wye, Stratford, Warwick and Worcester as well as a host of smaller towns and villages.

We open our activities to all-comers irrespective of whether or not they are formally affiliated with the Solihull Jewish Community. We are often called upon to provide help to visiting Jewish businessmen and tourists.

Review of Activities

Community Cohesion

Our Community centre has been used by a number of commmunity groups over the year. We also continue to be registered with Solihull Metropolitan Council to allow our Community Centre to be used by the authorities in the case of an emergency requiring accommodation, office space etc. To ensure that our facility is a welcoming place for all users we have embarked on an extensive programme of refurbishment.

Rabbi Pink is involved in many different organisations, serving as Chaplain or sitting on advisory committees



to local hospitals, prisons, The NEC, SACRE, Solihull Faiths Forum, Safer Solihull Board and Birmingham International Airport Multi Faith Support Team. This has helped to promote a better understanding of the needs of the Jewish citizens of Solihull and also to promote harmonious relationships amongst the various ethnic groups that live in Solihull. Rabbi Pink again played a central part in the National Holocaust Day Service organised by Solihull Council.

We were delighted to be able to hold our annual Menorah Lighting Ceremony during the Festival of Chanukah with the participation of the Mayor of Solihull. This event highlights the importance of freedom of religion and mutual respect and tolerance.

Our Promoting Tolerance programme has welcomed a large number of groups of schoolchildren from the West Midlands Region. We are grateful to Marina Kaplan, our School Visits Co-Ordinator for her dedicated work.

Rabbi Pink has developed a close working relationship with West Midlands Police and members of the local neighbourhood police team and he has worked with them on a number of initiatives to reduce racist behaviour in the borough. A fixture in our calendar is a Civic Service to thank Councillors, Council workers, NHS and members of WMP and WMFS for their work. This has been cancelled the past couple of years due to Covid, we were able to hold one again in June 2023.

The Stanley Middleburgh library has continued to be in great demand, we are fortunate to have a wonderful team of volunteers who have happily delivered items to peoples homes.



Our Judaica store is a valuable facility that is used by Jews and non Jews seeking a source where they can purchase cards, books and Judaism related items as well as expert advice. This resource is greatly appreciated

by local schools looking to boost their RE department.

We are proud to be part of the Solihull Food-bank Network which has allowed us to work in close collaboration with other organisations in the area that are helping those in need.

Communications and PR:



Our newsletter, Hakol has continued to play a valuable role in communicating details of our activities to our members and supporters. Graham Stone, our advertising manager and has been successful in increasing the revenue that we generate through advertising, which ensures that this aspect of our work is self funding. We produce two versions of the Hakol a full colour version that is distributed as a PDF to all the members and friends of the community on our email distribution list and a paper version that is sent out to those members who do not have internet access.

We have increased the number of our members and supporters who receive information via email helping us cut down on stationery and postage costs and helping us meet our commitment to reduce the environmental impact of our activities where possible. We continue to keep in touch with the elderly members of the community who are unable to venture out by phoning them up or paying them a visit.

Our weekly email bulletin is received and read by an increasing number of our members and friends, we also maintain a regularly updated website. Our Facebook page, Instagram and Twitter Feed is managed by Chana Miriam Golub and is another important tool in ensuring that as large a group as possible are aware of our activities and services. We receive a large amount of enquiries as a result of visits to our website.

Our activities have been featured in a number of media outlets both locally and nationally in the UK as well as abroad.

Religious & Educational Services:

We hold regular prayer services that are open to anyone who wishes to attend irrespective of affiliation.

Every event in the Jewish Calendar was marked with a communal activity. 200 Boxes of Shmurah Matzah, 200 cheescakes prior to Shavuos, 200 Rosh Hashona boxes complete with honey cake and apple and honey and 200 chanukah kits containing all the items needed to celebrate the festival were delivered by our wonderful team of volunteers to familes in the region. In addtion we held festive meals at our Community Centre with a record number atending the Pessach Seder. None of these would have been possible without the work carried out on a voluntary basis by Rebbetzen Dinie Pink which has allowed us to provide top class events at a fraction of the price it would otherwise cost to organise.

We were extremely fortunate to once again retain the services of Chazan Zali Rodal, ably assisted by Daniel Littlestone for the High Holydays and their melodious singing and lively tunes had everyone tapping their feet and singing along.

Rabbi Pink continued to broadcast a weekly zoom message every Friday, following which participants were able to chat with each other. Many new friendships have developed as a result of this initiative.

Education has continued to be a central plank of our work and there are learning opportunities for all ages and skill levels virtually every day of the week. In total there are eight classes every week. Most of these classes take place face to face but they have all continued on Zoom as well, one of the positive benefits was that it allowed many people who lived to far away to be able to participate normally to join in.

The week starts with Bagels Lox & Torah at 10.00 am on Sunday morning, a 30 minute breakfast and discussion of an issue of Jewish law or tradition, this is open to men and women and is ideal for someone who is unable to attend classes during the week.

The Halacha Shiur is a text based shiur aimed at more advanced learners and takes place every Sunday



evening. The SMILES lecture series on a Monday evening continues to attract a loyal following. The Retired Gentlemen's Shiur on Tuesday Morning, Ladies Discussion Group on a Wednesday Morning, the Shiur on Jewish Philosophy for Ivrit Speakers on Wednesday evening, the Saturday morning Shiur and Talmud Shiur on Saturday Evening provide a variety of opportunities for every age range and level of learning.
A number of people have also sought to improve their knowledge by setting up one to one study sessions with the rabbi. A Rabbi's primary job is to teach and Rabbi Pink will happily accommodate anyone who wishes to further their knowledge of Judaism. We know that some people feel that they do not want to want to add to his already packed schedule but teaching Torah is the lifeblood of every Rabbi and he will always find time to fit in another learning opportunity.

Social Activities

The functions committee co-ordinates all the social functions organised by the community as well as ensuring that maximum use is made of the facilities that we have to offer as a community centre by other groups in the area. The pre-Pesach trip to London hosted by Paul & Koti Kay was a highlight in our social calendar. We held our annual summer bbq in July and were delighted to be joined by our friends from Sheffield everyone enjoyed a great afternoon. The event further strengthened our ties with neighbouring communities and fulfilled our aims of breaking down the generation gap building bonds between the different age groups.

A very popular addition to our activities is an Art Class. Taught by Lee Benson a well known local artist and former art gallery owner it has attracted a loyal following and has been succesful in allowing people to express their creativity and deepen their appreciation of art. Another exciting addition to our actvities is a gentle excercise class. Funded by Think Active it has encouraged many older people to enage in physical activity. Both of these classes have dovetailed with the work of the Thursday Club and have been effective at relieving loneliness and isolation.



The Loaves of Love challah baking sessions led by Rebbetzen Pink have run every month. One of the aims is to share the loaves with those who are unable to access fresh bread themselves.

We strive to be a very caring community, enjoying all the social aspects of the calendar as much as possible, so long may that continue!

We have been extremely fortunate in attracting significant funding from the Chief Rabbi's Centre for Rabbinic Excellence which has allowed us to organise events that would otherwise be beyond our financial capability.

The Thursday Club

The Thursday Club is the vehicle through which we deliver our Social Welfare Programmes, these are non-denominational and open to all irrespective of whether or not they are members of the community. Research by Age Concern found that over 10% of Senior Citizens see themselves as intensely lonely. We have found that there are still many elderly and vulnerable people who were refraining from participating in public events for fear of infection so we took the decision to continue operating our Home but not Alone programme providing fresh meals and volunteer visits to peoples homes.



Volunteers visited people throughout the region and ensured that their needs were catered to, whether that was supplying a freshly cooked meal, collecting prescriptions and shopping or even just having a chat. This programme directed by Rabbi & Rebbetzen Pink has been running every single week without fail since April 2020. Thousands of meals including enough chicken soup to fill a lake as well as sufficient food to feed a small army has been cooked, packed and delivered. In the past year we have supplied a staggering 11634 freshly cooked meals.We are extremely grateful to Solihull Council HSF funding that has allowed us to support so any people who are in dire need of help. Mention must be made of our wonderful team of volunteers who have helped deliver the meals, between them they have driven a staggering 22348 miles since the project was launched, with 8113 miles driven this year!

We also work closely with other agencies such as Birmingham Jewish Community Care, Age UK, Hearing Dogs for the Deaf etc. to ensure that the services provided by these agencies are properly signposted to our users.

We have forged particularly close ties with Birmingham Jewish Housing Association and are very grateful to Phil Linz, the chairman of BJHA for all his support.



The Thursday Club has continued to provide a beacon of light in the lives of many of our elderly members and friends.

We have continued to invest in new equipment to ensure that we are able to cope with the increased demand for fresh meals whether in person at our club or delivered by our volunteers.

We are a member of the Solihull Foodbank Network, a forum set up by Solihull Metropolitan Borough Council to promote collaboration between the various charities providing food support to people in Solihull. We have also a member of Neighbourly, an organisation that supports Charities and links them with local businesses. As a result we have partnered with the Sainsburys store in Dorridge and the Aldi store in Solihull and we receive weekly donations of surplus food from them. A big thank you to the volunteers who collect the donation from Sainsbury and Aldi every week.

Rabbi Pink has been extremely successful in raising funds, primarily from Charitable Trusts to support the rest of our activities. This year we have received grants from Arnold Clark Foundation, Heart of England Community Foundation, The Co-op Foundation, Solihull Metropolitan Council Winter Welfare Fund, The Baron Davenport Foundation, The We Are All Making A Difference Trust, The Warwickshire Free Masons Charity, The J Davies Charity, The Ronson Trust and Birmingham Jewish Community Care. We have also received significant donations of packaging and food from Chevingtons Cheese, 151 and Midland Packaging. With the rising costs of raw materials this support is vital to our ability to continue our work.

Our funds are managed separately to the main Shul funds ensuring that every penny raised for the Club is used to further the work of the Thursday Club.

Our work would not be possible without the help of our team of volunteers and we give our wholehearted thanks to our dedicated team of volunteers, many of whom are not members of the Solihull Community for their continued support. Particular mention must be made of our caretaker and security officer, Eric Harrison who consistently goes over and above the call of duty in his work for the community.



Tzedokah Fund

The Tzedokah Fund has had a busy year. Our income is derived from donations to the tzedokah (charity collection) boxes in the Shul, private donations and gift aid where the donation was eligible. All donations received are allocated to general charitable use unless the donor has specifically asked for it to be ear marked for a specific purpose or project.

We have continued to support a variety of charitable causes both in response to appeals received and pro-actively when the Rabbi is made aware of an individual or family needing assistance. The privacy of all recipients is carefully protected to ensure that no one will ever refrain from requesting help due to a fear of the request become public knowledge.

The cost of living crisis has led to increased demand for assistance and we have distributed funds and food items throughout the year as well as before Festivals to people requiring assistance, offered short and medium term interest free loans to people in financial need, provided scholarships to young people wishing to pursue further education and helped families cope with the immediate aftermath of accidents, bereavement and natural disasters.

Summary of our achievements:

We have continued to increase the scope of our activities in the areas of Social Welfare, Adult Education and Social Cohesion and maintained our level of activities in all other areas. This has allowed us to deliver all our aims and objectives in a manner that surpasses expectations, we have increased the use of volunteers and have successfully implemented feedback from our users to further improve the quality of the services that we offer. With the aid of donations and grants we have been able to continue our programme of refurbishment of our community centre, particularly the facilities for the elderly and disabled.

We are confident that we are in a sufficiently healthy state to allow us to weather the cost of living crisis and continue to expand the work that we do.

Plans for the future:

Reach out to more unaffiliated Jewish families in the area to expand our membership base thus reducing our reliance on donations and fundraising.

Complete our programme of upgrading and repairing the physical infrastructure of our Community Centre.

Expand our educational activities to reach a greater number of our members.

YOUR IMPACT

By the Numbers

572 HOURS OF
CLASSES WERE GIVEN IN PERSON & ONLINE

118 VOLUNTEER HOURS

5200 PARTICIPANTS AT COMMUNAL SEDER

8113 MILES TRAVELLED BY OUR VOLUNTEERS

1000 CHANUKAH DONUTS
DISTRIBUTED AT POP- UP CHANUKAH EVENTS AND DELIVERED AT HOME

11634 MEALS
DISTRIBUTED BY THE THURSDAY CLUB

















Build on the work of the Home but Not Alone Project by expanding our food provision to vulnerable and needy people and expamd the range of activities we provide for senior citizens.

Identify areas where we can reduce expenditure by the use of volunteers from within our community.

The financial summary of the last financial year ended 28th February 2022 is attached.

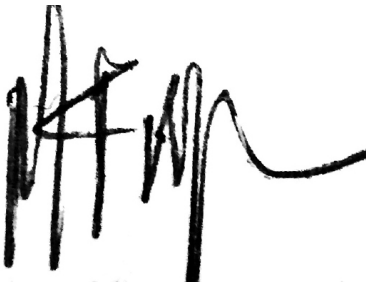
Approval:

This report was approved by the Trustees on 28/11/2023 and signed on their behalf.

Gerald Langman



Malcolm Hyams



SOLIHULL AND DISTRICT HEBREW CONGREGATION

Registered Charity Number : 1100938

Accounts

28 FEBRUARY 2023

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS OF THE SOLIHULL AND DISTRICT HEBREW CONGREGATION FOR THE YEAR ENDED 28 FEBRUARY 2023

I report on the accounts for the year ended 28 February 2023 set out on pages 2 to 9.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to an audit under company law and is eligible for independent examination, it is my responsibility to :

- examine the accounts under section 145 of the 2011 Act;
- Follow the procedures laid down in the general directions given by the Charities Commission (under section 145 (5)b of the Act)
- state whether particular matters have come to my attention.

Basis of independent examiner's statement

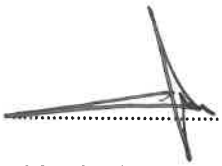
My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and 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 no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

I have completed my examination. I can confirm that no material matters have come to my attention in connection with the examination giving cause to believe that in any material respect the requirements :

(1) - to accounting records were not kept in accordance with section 130 of the 2011 Act; and
- to prepare financial statements which accord with the accounting records and comply with the requirements of the Act and the 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. I have no concerns and have come across no 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.



Richard Gold FCA
Independent examiner
For and behalf of Barnett Ravenscroft Limited
Charterd Accountants

13 Portland Road
Edgbaston
Birmingham
B16 9HN

20 June 2023

SOLIHULL AND DISTRICT HEBREW CONGREGATION
CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 28 FEBRUARY 2023
RECEIPTS AND PAYMENTS ACCOUNT

	2023 Total	2022 Total
RECEIPTS		
Synagogue	100,838	87,043
Ladies Guild	4,049	1,006
Thursday Club	98,877	50,645
Tzedokah	32,239	36,755
	236,003	175,449
PAYMENTS		
Synagogue	86,102	95,856
Cheder	-	55
Ladies Guild	4,483	183
Thursday Club	91,649	64,257
Tzedokah	53,573	21,231
	235,807	181,582
Net (outflow)/inflow of funds	**196**	(6,133)

Within the parent charity there are a number of subsidiary activities that operate independently of the main account with their own bank account and treasurer. Namely, Ladies Guild, Tzedokah Fund, and Thursday Club. The detailed analysis of these accounts is attached.

SOLIHULL AND DISTRICT HEBREW CONGREGATION
FINANCIAL STATEMENTS FOR THE YEAR ENDED 28 FEBRUARY 2023
RECEIPTS AND PAYMENTS ACCOUNT

	2023 Total	2022 Total
RECEIPTS		
Government Grants (Furlough)	-	1,659
Subscriptions	27,217	26,821
Gift Aid	12,164	8,841
Kol Nidrei Appeal	10,669	11,672
Bank Interest	2,578	4,113
Donations	1,711	2,724
	54,339	55,830
Operating activities to generate funds		
Functions and Fundraising	3,457	849
Sale of Judaica	3,528	16,477
Rent Received	10,000	10,000
Advertising Income	1,538	745
Restricted Grants	27,976	3,142
	46,499	31,213
Total Receipts	**100,838**	87,043
PAYMENTS		
Charitable Activities		
Ministerial and Religious Expenses	31,914	32,375
Chazan Expenses	4,180	3,840
Subscriptions, Printing and Advertising	879	624
Cost of Judaica	7,271	15,932
Other Salaries	4,644	5,120
Community Activities	1,928	4,694
	50,816	62,585
Support Costs		
Community Centre Refurbishment and Maintenance	13,822	18,704
Cleaning and Gardening	3,638	2,552
Telephone, Internet and Postage	2,285	2,085
Insurance	2,487	2,183
Gas, Electricity and Water	2,892	127
Gifts and Presentations	232	-
Accountancy fees	2,083	-
Bank Charges	287	299
Security Costs	6,090	6,034
Secretarial Costs	1,470	1,287
	35,286	33,271
Total Payments	**86,102**	95,856
Bank and Cash Funds last year end	**182,297**	191,908
Transfers	**(16,340)**	(798)
Net Inflow/(Outflow) of Funds	**14,736**	(8,813)
Bank and Cash Funds this year end	**180,693**	182,297

Notes

1. Kol Nidrei Appeal is an annual appeal held on the Jewish New Year
2. Chazan is a cantor hired to help run the Jewish New Year Services

SOLIHULL AND DISTRICT HEBREW CONGREGATION
CHEDER - RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 28 FEBRUARY 2023

	2023 Total	2022 Total
PAYMENTS		
Charitable Activities		
Support Costs		
Bank Charges	-	55
Total Payments	-	55
Net Receipts /(Payments) in year	-	(55)
Transfer to Tzedokah	-	(8,839)
Bank and Cash Funds last year end	-	8,894
Bank and Cash Funds this year end	-	-

Notes

1. Cheder refers to a Sunday School to educate children about Jewish culture and heritage. This branch of our charity also carries out work with youth and school children, in particular our anti-racism and tolerance programmes promoting peaceful co-existance and British values.

2. This fund has now been amalgamated with the Tzedokah Account and the bank account closed.

SOLIHULL AND DISTRICT HEBREW CONGREGATION
LADIES GUILD - RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 28 FEBRUARY 2023

	2023 Total	2022 Total
RECEIPTS		
Donations and Fundraising	3,590	1,006
Gift Aid	459	
Total Receipts	**4,049**	1,006
PAYMENTS		
Function Costs	2,411	-
Waitressses and Cleaning	2,072	183
Total Payments	**4,483**	183
Net Receipts /(Payments) in year	**(434)**	823
Transfers	**708**	-
Bank and Cash Funds last year end	**1,740**	917
Bank and Cash Funds this year end	**2,014**	1,740

Note
The Ladies Guild is a seperately managed subsidiary of the main charity whose purpose is to support the social and cultural activites of the community.

SOLIHULL AND DISTRICT HEBREW CONGREGATION
TZEDOKAH FUND - RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 28 FEBRUARY 2023

	2023 Total	2022 Total
RECEIPTS		
Gift Aid	4,361	1,652
Donations Restricted	2,039	12,474
Donations Unrestricted	13,985	8,095
Loan Repayments	750	100
Grants	5,102	3,024
Activities	6,002	11,410
Total Receipts	**32,239**	36,755
PAYMENTS		
Charitable Activities	17,728	12,496
Charitable Payments	21,120	8,735
Community Centre Refurbishment	13,356	-
Library Fund	1,369	-
Total Payments	**53,573**	21,231
Net Receipts /(Payments) in year	**(21,334)**	15,524
Transfer from Cheder	**-**	8,889
Transfers	**13,406**	-
Bank and Cash Funds last year end	**52,339**	27,926
Bank and Cash Funds this year end	**44,411**	52,339

Note

Tzedakah means charity. This account handles both donations made for specific charitable purposes in line with the wishes of the donor (restricted funds) such as the library fund, building fund and donations made for general charitable use, examples of this are grants made to organisations such as soup kitchens or youth clubs who have appealed to us for charitable funding or interest free loans to people suffering temporary financial difficulty.

SOLIHULL AND DISTRICT HEBREW CONGREGATION
THURSDAY CLUB - RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 28 FEBRUARY 2023

	2023 Total	2022 Total
RECEIPTS		
Donations	32,730	21,312
Gift Aid	5,967	-
Unrestricted grants received *	13,140	8,000
Restricted grants reveived (from Charitable Trusts) **	19,440	21,333
Restricted grants received (from Government Funding) **	27,600	-
Operating activities to generate funds	**98,877**	50,645
Meals Provided	-	-
Total Receipts	**98,877**	50,645
PAYMENTS		
Charitable Activities		
Cost of Catering	50,698	29,352
Lecture fees and Zoom	209	665
Activities	2,118	-
Support Costs		
Equipment and Repairs	19,874	20,832
Advertising	259	-
Electricity	7,000	3,500
Insurance	1,000	1,000
Cleaning	1,038	1,840
Fund Raising Fees	-	245
Volunteer Expenses	770	2
Management and Administration Costs		
Salaries	6,600	6,600
Accountancy	2,083	221
Total Payments	91,649	64,257
Net Receipts /(Payments) in year	**7,228**	(13,612)
Rent Deposit	**-**	3,100
Transfers	**2,174**	-
Bank and Cash Funds last year end	**24,106**	34,618
Bank and Cash Funds this year end	**33,508**	24,106

Notes

This fund was set up under the auspices of the parent charity, Solihull and District Hebrew Congregation to carry out its non demominational work (primarily social activities and welfare support) for vulnerable or elderly people.

1. **Unrestricted - May be used to support any activities of the Thursday Club.**
2. **Restricted - Must be used for a specific activitiy as per the restriction of the organisation making the grant.**
3. **Fundraising fees refers to the hosting, commission and credit card fees deducted by the crowd funding platform that we use for public fundraising.**

SOLIHULL AND DISTRICT HEBREW CONGREGATION
FINANCIAL STATEMENTS FOR THE YEAR ENDED 28 FEBRUARY 2023

CASH FUNDS

	2023	2022
Bank Accounts :		
Synagogue	26,418	33,783
Cambridge and Counties Bank	90,677	89,337
United Trust Bank	63,598	62,360
	180,693	185,480
Thursday Club	33,508	24,106
Ladies Guild	2,014	1,740
Tzedokah Fund	44,411	52,288
	260,626	263,614

	2023	2022
Assets Retained for Charity's own use :		
Loan - Repayable within 12 months	-	750
Community Centre	330,351	330,351
Fixtures and Fittings	150,000	150,000
Torah Scrolls	56,000	56,000
Stock and Equipment	6,000	6,000
	542,351	543,101

The trustees have not had the synagogue and community centre professionally valued and is shown at cost. They consider the current market value to be £1,200,000.

Liabilities :	**2023**	2022
Halifax Credit Card	2,036	4,069
Wages and PAYE	577	34
Coventry Hebrew Congregation Burial Fund	55,114	55,350
	57,727	59,453
	745,250	747,262

J. Gouldman

G. Langman

Signed on behalf of the trustees on 20 June 2023

Note
The Coventry Burial Fund is estimated at current prices plus 4.5% p.a for inflation in respect of 13 living members whose ages range from approximately 60 to 90 Membership of the burial fund excludes any payments due to Coventry City Council who are the owners of the cemetery.

SOLIHULL AND DISTRICT HEBREW CONGREGATION
FINANCIAL STATEMENTS FOR THE YEAR ENDED 28 FEBRUARY 2023

SHEDULE OF GRANTS RECEIVED	**2023 Total Amount**	**Purpose**
Jewish Community Protective Security Grant	4,995	Security
National Lottery Community Fund	17,981	Building Refurbishment
B&Q Foundation	5,000	Building Refurbishment
Chief Rabbi Centre for Community Excellence	4,602	Activities
Eversheds	500	Work with Vulnerable and Elderly
Solihull Metropolitan Borough Council - Household Support Fund	27,600	Work with Vulnerable and Elderly
National Grid - Fuel Poverty Support Fund	7,670	Work with Vulnerable and Elderly
Heart of England Community Foundation	4,805	Work with Vulnerable and Elderly
Screwfix Foundation	4,500	Building Refurbishment
Western Power - Community Matters Fund	2,465	Work with Vulnerable and Elderly
Arnold Clark Foundation	2,500	Work with Vulnerable and Elderly
Harbour Foundation	2,500	Work with Vulnerable and Elderly
The Ronson Foundation	2,000	Work with Vulnerable and Elderly
ASDA Foundation	1,000	Work with Vulnerable and Elderly
Birmingham Jewish Community Care	1,000	Work with Vulnerable and Elderly
Baron Davenport	1,000	Work with Vulnerable and Elderly
Warwickshire Freemasons	1,000	Work with Vulnerable and Elderly
We Are All Making A Difference	1,000	Work with Vulnerable and Elderly
J. Davies Charity	540	Work with Vulnerable and Elderly
Local Giving - Magic Little Grants Fund	500	Work with Vulnerable and Elderly
The Blakemore Foundation	100	Work with Vulnerable and Elderly
	93,258	

SOLIHULL AND DISTRICT HEBREW CONGREGATION

England & Wales - Charity number 1100938

Accounts

Solihull & District Hebrew Congregation Trustee's

Annual Report and Accounts

For the year ended 28th February 2022



Enjoying the Thursday Club Baking Workshop

Registered Charity No. 1100938

Solihull and District Hebrew Congregation
Registered Charity No. 1100938

Address of Synagogue and Jewish Community Centre:
3 Monastery Drive Solihull West Midlands,
B91 1DW
0121 706 8736
office@solihullshul.org

The Queen's Award for Voluntary Service

The MBE for volunteer groups

HOLDING TRUSTEES:
Mr Jon Gouldman
Mr Malcolm Hyams
Dr Gerald Langman

MINISTER:
Rabbi Yehuda Pink

PRESIDENT:
Mr J Gouldman

MEMBERS OF COUNCIL:

Mrs S Epstein
Mr M Hyams
Dr G Langman
Mrs A Stone
Mr G Stone
Ex officio: Mr J Gouldman

BANKERS:

Lloyds Bank PLC
The Priory
Queensway
Birmingham
B4 6BP

Barclays Bank PLC
25 High Street
Coventry, CVl 5QZ

Registered with FUNDRAISING REGULATOR

Trustees:

The Trustees named on page one have served throughout the year unless indicated otherwise.

Appointment of Trustees is governed by the Constitution of the charity. The Board of Trustees is authorised to appoint new Trustees to fill vacancies arising from resignation or death of an existing Trustee.

The Constitution authorises the Trustees to make or hold investments in the general funds of the charity.

Description of Organisation:

The Solihull and District Hebrew Congregation was founded in 1963 and was registered with the Charity Commission on 28th November 2003 under registration number 1100938. The constitution was last updated and modified on 3rd September 2015.

Constitution, objectives, policies and public benefit:

The Charity is governed by a constitution and its objectives are:

i. The advancement of the Jewish Religion to include provision and maintenance of a place of orthodox Jewish worship.

ii. Provision of education to adults and children in the heritage, culture and language of Judaism.

iii. Provision of welfare and social support for Jewish people.

We have an open door policy for all our activities welcoming both members and people with no affiliation. Further details of our activities for the benefit of the public particularly in the area of community cohesion can be found later in this report.

The policy of the Charity continues to be to seek additional finance and support in order to enable it to continue and expand its objectives and activities.

The Charity's main sources of income are from members' subscriptions, donations and grants received from charitable trusts.

Reserves:

The trustees regularly review the free reserves available to meet day to day expenses. Funds that are received for a specific purpose are ringfenced for that purpose. We currently have three restricted reserve accounts. The Coventry Burial Fund which may only be used for the costs of burial of people enrolled in the fund, the Building Fund to cover the costs of planned refurbishment and any emergency repairs and the Eric Samuels Legacy Fund.

The trustees have identified a target of free reserves equal to six months operating expenses to ensure that any short term downturn in income will not cause undue harm to the day to day operations of the charity and to allow an orderly winding up of affairs should the charity no longer be viable.

Fund Raising

The charities fundraising is primarily carried out by the Rabbi and members of the Council, through direct approaches to individuals and other charitable trusts. The Charity has signed up to the Fundraising Regulator to ensure that we follow best practice. In 2021-22, the fundraising objectives were met. No complaints were received about the nature of fundraising carried out on behalf of the Charity.

Grants were received from the following Charitable Trusts and foundations. The Arnold Clark Foundation, The Chief Rabbi's Centre for Community Excellence, Heart of England Community Foundation, Solihull Metropolitan Council Winter Welfare Fund, The Baron Davenport Foundation, The J Davies Charity, The Co-Op Fund, The We Are All Making A Difference Trust, Birmingham Jewish Community Care, The CST on behalf of The Governments Jewish Community Protective Security Fund and The Warwickshire Free Masons Charity.

The Trustees are grateful to all the benefactors whose generous contributions remain an important element in the ability of the charity to continue its work.

Changes in policy:

The Charity's policies have remained the same throughout the year.

Organisational structure and Management of the Charity:

The Management of the Charity is vested in the Council which is comprised of five members elected for a period of two years. The members of the council have experience in a wide variety of fields and posses a broad range of knowledge and expertise that is of great help in the management of our affairs. The management members are elected by the membership in General Meeting.

The members of the Council give their time freely and receive no remuneration or other financial benefits.

To assist in the smooth running of the charity there are a number of sub-committees that report back to the council and help them oversee certain aspects of the charity's work. The membership of the sub-committees reflects the particular skills that members of the Council can bring to the work of the charity. These sub-committees report back with their recommendations to the full meeting of the Council.

The Trustees and the Rabbi meet regularly to discuss any relevant matters and to determine which matters need to be placed before Council, and to keep the Council informed of all matters concerning the charity. The Council meet together as a body bi-monthly and are responsible for all decisions taken in relation to the running of and activities provided by the charity. The day-to-day management of the Community Centre and projects are delegated to staff. We have recently added a part time bookkeeper to our staff to aid in the efficient management of our finances.

Charity Governance Code

The third edition of the code for charities was published in July 2017. The code lays out seven key areas of governance together with recommended practice for each principle. The Trustees & Council have considered each principle to satisfy themselves that the Charity's current governance structure explained below satisfactorily addresses each of these principles and, where appropriate, what enhancements might be made.

Risk Management and Child Protection Policies:

The trustees have examined the major strategic, business and operational risks that the charity faces and

confirm that systems have been established to enable regular reviews to be carried out so that the necessary steps can be taken to lessen these risks.

In particular, insurance cover is in place and the finances of the charity are kept under review. Appropriate Disclosure and Barring Service (DBS) checks, supported by regularly reviewed policies, are made for all those who work with children or other vulnerable groups within the Community Centre. All volunteers who work with children or vulnerable adults undergo training and hold certificates confirming that they have received the level of training appropriate to their work.

The charity has appointed a suitably trained member of staff to act as Senior Safeguarding Officer for both children and vulnerable adults.

All new employees and volunteers are given an induction into the charities policies and procedures and existing employees and volunteers all undertake an annual review of all policies that are applicable to them. Copies of all are policies are kept in a folder that is available for public inspection in the office of the Community Centre.

Statement of Trustees' Responsibilities:

The Trustees are required under the Charities Act 1993 and the constitution of the charity to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of its results for the period. In preparing those financial statements the Trustees are required to:

(a) Select suitable accounting policies and apply them consistently.

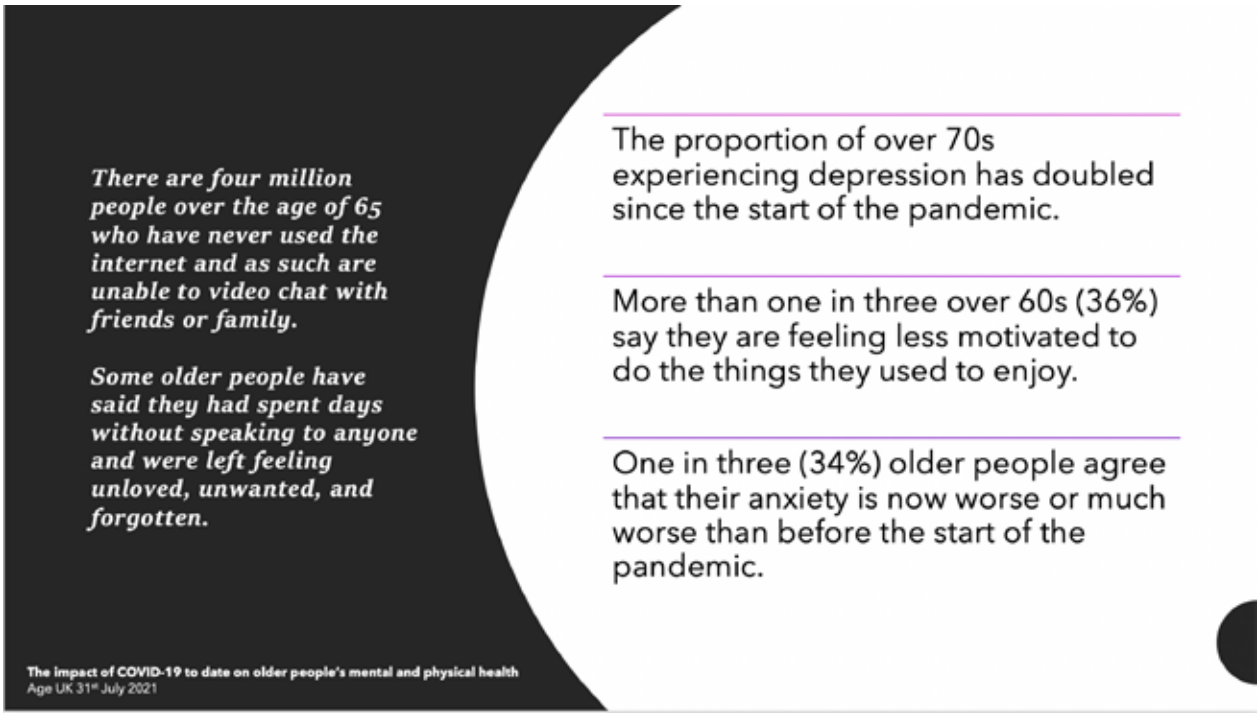
(b) Make judgments and estimates that are reasonable and prudent.

(c) Prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue in business.

(d) Prepare the financial statements in accordance with all applicable financial reporting standards, statements of standard accounting practice and charity statements of recommended practice.

Review of Activities:

With the effects of the COVID-19 Pandemic continuing to be felt we have had to look at new and innovative ways to carry out our activities in a manner that protects the well-being of our staff and users while bearing in mind the "Zoom fatigue" that many people were experiencing after a year with very little face to face interaction.



Through the dedicated work of our staff and volunteers we were able to put in place a completely new set of activities and succeeded in engaging with more people than ever before. The excellence of our work was recognised by funders and we were successful in securing the additional funding needed to allow us to expand our work.

We have continued to work in accordance with the stated aims of the charity, which are promoting Jewish worship, education, community welfare and social support. Our activities can broadly be divided into two categories. Those that service the religious and spiritual needs of our members and those of a cultural and social nature which on the whole are non-denominational and open to all-comers. Our community welfare and social support activities are non-denominational and are kept separate from the religious side of our activities. In order to safeguard this distinction we maintain separate bank accounts for our various activities that are overseen by a separate management committee and are managed by their own treasurer. As they all fall under the main charity mandate each of these groups reports back regularly to the trustees.

The trustees have reviewed the objectives and activities of the charity to ensure they continue to reflect our aims. In carrying out this review the trustees have considered the Charity Commission's general guidance on public benefit and in particular its supplementary public guidance on the advancement of religion for the public benefit.

Finances:

Our accounts are prepared on an income and a receipts and payments basis in line with the Charities Commission guidelines for small charities (income below £250,000). As this is simply a snapshot in time we have listed below any anomalies resulting from income expected in the financial year being received late or usual expenditure being delayed.

Our accounts include a consolidated account for the four funds operating under the umbrella of SDHC, Synagogue, Ladies Guild, Thursday Club and Tzedokah Fund. (The Cheder Fund that dealt with youth work has been amalgmated with the Tzedokah Fund) These accounts were set up to allow much of the non denominational activities of the charity to be clearly separated from the religious activities although there is some overlap as the main fund is responsible for the upkeep of our community centre which is the venue for many of our non-denominational activities . We have also included a separate break down of the income and expenditure for each fund.

The Coventry Burial Fund is valued at £55,350, the Building Fund at £18,000 the E Samuels Legacy Fund and £37,000 and we have a free reserve of £49,000. Bearing in mind the need for prudence and low risk the funds are deposited in interest bearing bank accounts backed by the FSCS.

Our headline figures show a net deficit for the group as a whole of £6,133 this was partially due to grants received shortly before the end of the previous financial year that were not spent until this accounting period. It also reflects some refurbishment of our community centre funded by the Eric Samuels Legacy.

We have continued to expand the sources of our income to reduce reliance on membership subscriptions, with 80% of our income coming from other sources. With an ageing population and the general move amongst the younger generation towards 'pay as you go' rather than a membership relationship this move away from relying on membership income is becoming increasingly important.

Our non-denominational work is carried out under the umbrella of the Thursday Club this shows a deficit of £13,612. This is due to an increase in our operational costs as well as a drop in income due to the timing of our crowd funding campaign which ran at the very end of the finacial year with most of the funds received in the following accounting period. We have also been successful in attracting a significant amount of funding from charitable trusts as well as the Local Authority which has allowed us to expand this vital area of our activities.

We are also grateful to HMRC for the Furlough funding which allowed us to continue to pay those members of staff whose work was halted due to the pandemic restriction on activities. We took the decision to recognise the valuable contribution these members of staff have made to our organisation and we topped up the government grant to ensure that they received 100% of their normal salary while on furlough. This support was invaluable in ensuring that as we resumed regular activities and the furlough scheme ended we were able to return all employees to their previous paid positions.

The Kol Nidrei appeal has continued to play an important role in our overall budget . We have been successful in expanding the appeal to past members and friends of the community who have moved away from Solihull but retain a connection with the community. Our current agreement with Renault who rent a section of our car park is still in place providing another income stream with zero overheads. We have other companies interested in taking Renault's place should they decide to end the agreement. In line with the decision of the Trustees that we should have six months operating capital set aside as a reserve we have funds invested in two zero risk fixed interest accounts backed by the FSCS. The Trustees and Council have taken the view that the reserve is essential to our long term future and that security of the capital is of paramount importance and therefore have eschewed the chance of higher rate of return from investments that are not 100% secure. It is the aim of the Trustees and Council to continue building up this reserve recognising that as the community ages our income might reduce and that the level of grant funding received will vary from year to year and cannot be taken as a given. The reserve will allow us to continue to operate and provide services to the Solihull community for the foreseeable future.

On the other accounts, each of the separate divisions are self financing and managed independently of the main shul account. Each fund has tried to build a small reserve to help cope with short term fluctuations in income. Our finances have allowed the Council to freeze membership subscriptions at the same level as last year. We hope that careful management of our finances will balance the books each year.

Overall we are satisfied that we are in a reasonable financial position at the end of our 2022 financial year. we have absolutely no debts and have a small surplus in the bank to cover four months of expenditure in case of emergencies. We will continue to seek ways to broaden our revenue stream to further reduce our dependence on membership subscriptions.

We believe the synagogue finances are on a stable footing for the immediate future, however we cannot be complacent and must recognise that there is likely to be an increased demand for our activities and services with a diminishing income stream in the next few years. At the time of writing this report we are struggling as most charities are with the massive increase in energy and raw material costs and an increase in demand for support. We are fortunate that the excellence of our work has been recognised by Solihull Metropolitan Borough Council and a number of charities we has enabled us to continue to operate. We are actively exploring the possibility of installing solar panels to reduce the impact of the rising energy costs. We are also continuing to explore a number of options to ensure that we are able to guarantee the long term financial security of the community.

Area of Operation:

As the closest organised Jewish Community which retains the services of a Rabbi we are often called upon to provide support to Jews in an extremely wide geographical area, which includes in addition to Solihull, Coventry, Leamington, Malvern, Ross on Wye, Stratford, Warwick and Worcester as well as a host of smaller towns and villages.

We open our activities to all-comers irrespective of whether or not they are formally affiliated with the Solihull Jewish Community. We are often called upon to provide help to visiting Jewish businessmen and tourists.

Review of Activities

Community Cohesion

As in person activities have begun to resume we have slowly re-opened our community centre to other we continue to be registered with Solihull Metropolitan Council to allow our Community Centre to be used by the authorities in the case of an emergency requiring accommodation, office space etc. To ensure that our facility is a welcoming place for all users we have embarked on an extensive programme of refurbishment.

Rabbi Pink is involved in many different organisations, serving as Chaplain or sitting on advisory committees to local hospitals, prisons, The NEC, SACRE, Solihull Faiths Forum, Safer Solihull Board and Birmingham International Airport Multi Faith Support Team. This has helped to promote a better understanding of the needs of the Jewish citizens of Solihull and also to promote harmonious relationships amongst the various ethnic groups that live in Solihull. Rabbi Pink again played a central part in the National Holocaust Day Service organised by Solihull Council. Due to the pandemic this was held virtually and the programme was hosted on our Zoom platform.



We were delighted to be able to hold our annual Menorah Lighting Ceremony during the Festival of Chanukah with the participation of the Mayor of Solihull. This event highlights the importance of freedom of religion and mutual respect and tolerance.

In October 2021 we were able to restart our Promoting Tolerance programme that welcomed a large number of groups of schoolchildren from the West Midlands Region. We are grateful to Marina Kaplan, our School Visits Co-Ordinator for her dedicated work.

Rabbi Pink has developed a close working relationship with West Midlands Police and members of the local neighbourhood police team and he has worked with them on a number of initiatives to reduce racist behaviour in the borough. A fixture in our calendar is a special service and reception thanking the members of WMP for their work. This was cancelled this year but we hope to run it next year and intent to expand it to include the members of the NHS who have worked so tirelessly over the past year.

The Stanley Middleburgh library has continued to be in great demand. With many stuck at home we have had a large demand for the loan of books and DVD's and we are fortunate to have a wonderful team of volunteers who have happily delivered items to peoples homes.

Our Judaica store is a valuable facility that is used by Jews and non Jews seeking a source where they can purchase cards, books and Judaism related items as well as expert advice. This resource is greatly appreciated by local schools looking to boost their RE department.

We are proud to be part of the Solihull Food-bank Network which has allowed us to work in close collaboration with other organisations in the area that are helping those in need.

Rabbi Pink also volunteered to act as a Community Champion to help spread information from Solihull's Director of Public Health during the pandemic. He participated in the weekly virtual meetings and helped ensure that the messages shared by the government were reaching as wide an audience as possible.

Communications and PR:

Our newsletter, Hakol has continued to play a valuable role in communicating details of our activities to our members and supporters. Graham Stone, our advertising manager and has been successful in increasing the revenue that we generate through advertising, which ensures that this aspect of our work is self funding. We produce two versions of the Hakol a full colour version that is distributed as a PDF to all the members and friends of the community on our email distribution list and a paper version that is sent out to those members



who do not have internet access.

We have increased the number of our members and supporters who receive information via email helping us cut down on stationery and postage costs and helping us meet our commitment to reduce the environmental impact of our activities where possible. We continue to keep in touch with the elderly members of the community who are unable to venture out by phoning them up or paying them a visit.

Our weekly email bulletin is received and read by an increasing number of our members and friends, we also maintain a regularly updated website. Our Facebook page, Instagram and Twitter Feed is managed by Chana Miriam Golub and is another important tool in ensuring that as large a group as possible are aware of our activities and services. We receive a large amount of enquiries as a result of visits to our website.

Our activities have been featured in a number of media outlets both locally and nationally in the UK as well as abroad.

Religious & Educational Services:

Whilst we have resumed our regular religious activities we have continued to offer the opportunity to join via Zoom were possible.We have a wonderful team of volunteers who helped those who were technically challenged to get online.

We sent out over 150 complete Seder in a Box in place of the communal Seder that we have held for the past 3 decades. This allowed many who were having to celebrate Passover at home to observe the festival. Shavuos marked the first time that we were able to come together again as a community to celebrate and everyone was delighted to be able to enjoy a delicious Shavuos lunch together.

Every event in the Jewish Calendar was marked with a communal activity. 150 cheescakes prior to Shavuos and 150 Rosh Hashona boxes complete with honey cake and apple and honey and 150 chanukah kits.all the items needed to celebrate the festival were delivered by our wonderful team of volunteers to all our members. None of these would have been possible without the work carried out on a voluntary basis by Rebbetzen Dinie Pink which has allowed us to provide top class events at a fraction of the price it would otherwise cost to organise.



We were delighted to be able to hold the High Holy Day Services back in our shul. We were extremely fortunate to once again retain the services of Chazan Zali Rodal, ably assisted by Daniel Littlestone and their melodious singing and lively tunes had everyone tapping their feet and singing along.

Rabbi Pink continued to broadcast a weekly zoom message every Friday, following which participants were able to chat with each other. Many new friendships have developed as a result of this initiative.

Education has continued to be a central plank of our work and there are learning opportunities for all ages and skill levels virtually every day of the week. In total there are eight classes every week. Most of these classes have now restarted in person but they have all continued on Zoom as well, one of the positive benefits was that it allowed many people who lived to far away to be able to participate normally to join in. In fact once lock-down ended and we were able to restart in-person classes we took the decision to continue to live stream all the classes for the benefit of those unable to be there in person.

The week starts with Bagels Lox & Torah at 10.00 am on Sunday morning, a 30 minute breakfast and discussion of an issue of Jewish law or tradition, this is open to men and women and is ideal for someone who is unable to attend classes during the week.

The Halacha Shiur is a text based shiur aimed at more advanced learners and takes place every Sunday evening. The SMILES lecture series on a Monday evening continues to attract a loyal following. The Retired Gentlemen's Shiur on Tuesday Morning, Ladies Discussion Group on a Wednesday Morning, the Shiur on Jewish Philosophy for Ivrit Speakers on Wednesday evening, the Saturday morning Shiur and Talmud Shiur on Saturday Evening provide a variety of opportunities for every age range and level of learning.

A number of people have also sought to improve their knowledge by setting up one to one study sessions

with the rabbi. A Rabbi's primary job is to teach and Rabbi Pink will happily accommodate anyone who wishes to further their knowledge of Judaism. We know that some people feel that they do not want to want to add to his already packed schedule but teaching Torah is the lifeblood of every Rabbi and he will always find time to fit in another learning opportunity.



Social Activities

The functions committee co-ordinates all the social functions organised by the community as well as ensuring that maximum use is made of the facilities that we have to offer as a community centre by other groups in the area. With the relaxation of restrictions we held our annual summer bbq in July and were delighted to be joined by our friends from Sheffield everyone enjoyed a great afternoon. The event further strengthened our ties with neighbouring communities and fulfilled our aims of breaking down the generation gap building bonds between the different age groups.

A very popular addition to our activities is an online Art Class. Taught by Lee Benson a well known local artist and former art gallery owner the classes were a great success it was launced at the height of the pamdemic to relieve the tedium of lock down but was continued even after restrictions were lifted.



We also have enjoyed baking challahs via Zoom on the first Thursday of each month. The session is called "Loaves of Love" as one of the aims is to share the loaves with those who are unable to access fresh bread themselves. Live streamed from Rebbetzen Pink's kitchen it was a great opportunity to meet virtually, have a chat and do something fun. We were delighted to be able to resume this in person during the summer.

We strive to be a very caring community, enjoying all the social aspects of the calendar as much as possible, so long may that continue!

We have been extremely fortunate in attracting significant funding from the Chief Rabbi's Centre for Rabbinic Excellence which has allowed us to organise events that would otherwise be beyond our financial capability.

The Thursday Club

The Thursday Club is the vehicle through which we deliver our Social Welfare Programmes, these are non-denominational and open to all irrespective of whether or not they are members of the community. Having moved everything online when the pandemic started we were delighted to be able to reopen our Club to visitors in the summer. We attracted a larger audience than pre-pandemic demonstrating how desperate people were for human contact after long periods of isolation. Research by Age Concern found that over 10% of Senior Citizens see themselves as intensely lonely. We have found that there are still many elderly and vulnerable people who were refraining from participating in public events for fear of infection so we took the decision to continue operating our Home but not Alone programme providing fresh meals and volunteer visits to peoples homes.

Volunteers visited people throughout the region and ensured that their needs were catered to, whether that was supplying a freshly cooked meal, collecting prescriptions and shopping or even just having a chat. This programme directed by Rabbi & Rebbetzen Pink has been running every single week without fail since April 2020. Thousands of meals including enough chicken soup to fill a lake as well as sufficient food to feed a small army has been cooked, packed and delivered. In the past year we have supplied 6327 freshly cooked meals. Mention must be made of our wonderful team of volunteers who have helped deliver the meals, between them they have driven a staggering 14825 miles since the project was launched, with 6790 miles driven this year!



We also work closely with other agencies such as Birmingham Jewish Community Care, Age UK, Hearing Dogs for the Deaf etc. to ensure that the services provided by these agencies are properly signposted to our users.

We have forged particularly close ties with Birmingham Jewish Housing Association and are very grateful to Phil Linz, the chairman of BJHA for all his support.

The Thursday Club has continued to provide a beacon of light in the lives of many of our elderly members and friends.

We have continued to invest in new equipment to ensure that we are able to cope with the increased demand for fresh meals whether in person at our club or delivered by our volunteers.

As a result of the expansion of our food provision we have joined the Solihull Foodbank Network, a forum set up by Solihull Metropolitan Borough Council to promote collaboration between the various charities providing food support to people in Solihull. We have also joined Neighbourly, an organisation that supports

Charities and links them with local businesses. As a result we have partnered with the Sainsburys store in Dorridge and we now receive weekly donations of surplus food from them.

Rabbi Pink has been extremely successful in raising funds, primarily from Charitable Trusts to support the rest of our activities. This year we have received grants from Arnold Clark Foundation, Heart of England Community Foundation, The Co-op Foundation, Solihull Metropolitan Council Winter Welfare Fund, The Baron Davenport Foundation, The We Are All Making A Difference Trust, The Warwickshire Free Masons Charity, The J Davies Charity, The Ronson Trust and Birmingham Jewish Community Care. We have also received significant donations of packaging and food from Chevingtons Cheese, 151 and Midland Packaging. With the rising costs of raw materials this support is vital to our ability to continue our work.

Our funds are managed separately to the main Shul funds ensuring that every penny raised for the Club is used



to further the work of the Thursday Club.

Our work would not be possible without the help of our team of volunteers and we give our wholehearted thanks to our dedicated team of volunteers, many of whom are not members of the Solihull Community for their continued support. Particular mention must be made of our caretaker and security officer, Eric Harrison who consistently goes over and above the call of duty in his work for the community.

Our plans for the coming year include launching a fortnightly art class for and a weekly excercise class to encourage those who have isolated themselves during the pandemic to re-integrate into society.

Tzedokah Fund

The Tzedokah Fund has had a busy year. Our income is derived from donations to the tzedokah (charity collection) boxes in the Shul, private donations and gift aid where the donation was eligible. All donations received are allocated to general charitable use unless the donor has specifically asked for it to be ear marked for a specific purpose or project.

We have continued to support a variety of charitable causes both in response to appeals received and pro-actively when the Rabbi is made aware of an individual or family needing assistance. The privacy of all recipients is carefully protected to ensure that no one will ever refrain from requesting help due to a fear of the

Solihull Thursday Club COVID-19 Response





45 Guest Speakers

c



295 Hours of Cultural Programming



169 Daily Video Messages from Rabbi Pink



6327 Meals Delivered



6790 Miles traveled by our volunteers



2027 Phone Calls made by our volunteers



1085 Shopping Trips by our volunteers



4530 Home Visits made by our volunteers

Thank you to all our volunteers without their help we would never have been able to achieve all this.

request become public knowledge.

The pandemic has led to increased demand for assistance and we have distributed funds and food items throughout the year as well as before Festivals to people requiring assistance, offered short and medium term interest free loans to people in financial need, provided scholarships to young people wishing to pursue further education and helped families cope with the immediate aftermath of accidents, bereavement and natural disasters.

Summary of our achievements:

We have continued to increase the scope of our activities in the areas of Social Welfare, Adult Education and Social Cohesion and maintained our level of activities in all other areas. This has allowed us to deliver all our aims and objectives in a manner that surpasses expectations, we have increased the use of volunteers and have successfully implemented feedback from our users to further improve the quality of the services that we offer. With the aid of donations and grants we have been able to continue our programme of refurbishment of our community centre, particularly the facilities for the elderly and disabled.

We are confident that we are in a sufficiently healthy state to allow us to bounce back from COVID and continue to expand the work that we do.

Plans for the future:

Reach out to more unaffiliated Jewish families in the area to expand our membership base thus reducing our reliance on donations and fundraising.

Continue our programme of upgrading and repairing the physical infrastructure of our Community Centre.

Expand our educational activities to reach a greater number of our members.

Build on the work of the Home but Not Alone Project by expanding our food provision to vulnerable and needy people and expamd the range of activities we provide for senior citizens.

Identify areas where we can reduce expenditure by the use of volunteers from within our community.

The financial summary of the last financial year ended 28th February 2022 is attached.

Approval:

This report was approved by the Trustees on 10/11/2022 and signed on their behalf.

Gerald Langman



Malcolm Hyams



SOLIHULL AND DISTRICT HEBREW CONGREGATION

Registered Charity Number : 1100938

Accounts

28 FEBRUARY 2022

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS OF THE SOLIHULL AND DISTRICT HEBREW CONGREGATION FOR THE YEAR ENDED 28 FEBRUARY 2022

I report on the accounts for the year ended 28 February 2022 set out on pages 2 to 9.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to an audit under company law and is eligible for independent examination, it is my responsibility to :

- examine the accounts under section 145 of the 2011 Act;
- Follow the procedures laid down in the general directions given by the Charities Commission (under section 145 (5)b of the Act)
- state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes 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 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 no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

I have completed my examination. I can confirm that no material matters have come to my attention in connection with the examination giving cause to believe that in any material respect the requirements :

(1) - to accounting records were not kept in accordance with section 130 of the 2011 Act; and
- to prepare financial statements which accord with the accounting records and comply with the requirements of the Act and the 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. I have no concerns and have come across no 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.

.....

Richard Gold FCA
Independent examiner
For and behalf of Barnett Ravenscroft Limited
Charterd Accountants

13 Portland Road
Edgbaston
Birmingham
B16 9HN

27 October 2022

SOLIHULL AND DISTRICT HEBREW CONGREGATION
CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 28 FEBRUARY 2022
RECEIPTS AND PAYMENTS ACCOUNT

	2022 Total	2021 Total
RECEIPTS		
Synagogue	87,043	82,657
Ladies Guild	1,006	568
Thursday Club	50,645	102,733
Tzedokah	36,755	25,496
	175,449	211,454
PAYMENTS		
Synagogue	95,856	84,316
Cheder	55	50
Ladies Guild	183	1,510
Thursday Club	64,257	71,894
Tzedokah	21,231	27,473
	181,582	185,243
Net (outflow)/inflow of funds	**(6,133)**	26,211

Within the parent charity there are a number of subsidiary activities that operate independently of the main account with their own bank account and treasurer. Namely, Ladies Guild, Tzedokah Fund, Thursday Club and Cheder. The detailed analysis of these accounts is attached.

SOLIHULL AND DISTRICT HEBREW CONGREGATION
FINANCIAL STATEMENTS FOR THE YEAR ENDED 28 FEBRUARY 2022
RECEIPTS AND PAYMENTS ACCOUNT

	2022 Total	2021 Total
RECEIPTS		
Government Grants (Furlough)	1,659	5,539
Subscriptions	26,821	26,632
Gift Aid	8,841	-
Kol Nidrei Appeal	11,672	12,177
Bank Interest	4,113	2,585
Donations	2,724	2,928
	55,830	49,861
Operating activities to generate funds		
Functions and Fundraising	849	402
Sale of Judaica	16,477	17,130
Rent Received	10,000	10,600
Advertising Income	745	2,026
Restricted Grants	3,142	2,638
	31,213	32,796
Total Receipts	**87,043**	82,657
PAYMENTS		
Charitable Activities		
Ministerial and Religious Expenses	32,375	29,576
Chazan Expenses	3,840	3,700
Subscriptions, Printing and Advertising	239	188
Cost of Judaica	15,932	14,738
Affiliated Organisations	385	385
Other Salaries	5,120	10,830
Community Activities	4,694	2,128
	62,585	61,545
Support Costs		
Repairs and Maintenance	18,218	5,564
Synagogue Refurbishment	486	-
Cleaning and Gardening	2,552	3,726
Telephone, Internet and Postage	2,085	2,304
Insurance	2,183	3,090
Gas, Electricity and Water	127	1,398
Bank Charges	299	296
Security Costs	6,034	5,185
Secretarial Costs	1,287	1,208
	33,271	22,771
Total Payments	**95,856**	84,316
Bank and Cash Funds last year end	**191,908**	193,567
Net Inflow/(Outflow) of Funds	**(8,813)**	(1,659)
Bank and Cash Funds this year end	**183,095**	191,908

Note - Gift Aid
The claim for gift aid relating to donations received in this financial year was not processed until April 2022 and therefore is not included in these accounts.

SOLIHULL AND DISTRICT HEBREW CONGREGATION
CHEDER - RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 28 FEBRUARY 2022

	2022 Total	2021 Total
PAYMENTS		
Charitable Activities		
Support Costs		
Bank Charges	55	50
Total Payments	**55**	50
Net Receipts /(Payments) in year	**(55)**	(50)
Transfer to Tzedokah	**(8,839)**	
Bank and Cash Funds last year end	**8,894**	8,944
Bank and Cash Funds this year end	**-**	8,894

Note
Cheder refers to a Sunday School to educate children about Jewish culture and heritage. This branch of our charity also carries out work with youth and school children, in particular our anti-racism and tolerance programmes promoting peaceful co-existance and British values.

SOLIHULL AND DISTRICT HEBREW CONGREGATION
LADIES GUILD - RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 28 FEBRUARY 2022

	2022 Total	2021 Total
RECEIPTS		
Donations and Fundraising	1,006	568
Total Receipts	**1,006**	568
PAYMENTS		
Function Costs	-	1,163
Waitressses and Cleaning	183	347
Total Payments	**183**	1,510
Net Receipts /(Payments) in year	**823**	(942)
Bank and Cash Funds last year end	**917**	1,859
Bank and Cash Funds this year end	**1,740**	917

Note
The Ladies Guild is a seperately managed subsidiary of the main charity whose purpose is to support the social and cultural activites of the communiyu.

SOLIHULL AND DISTRICT HEBREW CONGREGATION
TZEDOKAH FUND - RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 28 FEBRUARY 2022

	2022 Total	2021 Total
RECEIPTS		
Gift Aid	1,652	-
Donations Restricted	12,474	6,954
Donations Unrestricted	8,095	6,175
Loan Repayments	100	1,000
Grants	3,024	4,075
Activities	11,410	7,292
Total Receipts	**36,755**	25,496
PAYMENTS		
Charitable Activities	12,496	13,239
Charitable Payments	8,735	12,295
Synagogue Refurbishment	-	756
Library Fund	-	1,183
Total Payments	**21,231**	27,473
Net Receipts /(Payments) in year	**15,524**	(1,977)
Transfer from Cheder	**8,889**	
Bank and Cash Funds last year end	**27,926**	29,903
Bank and Cash Funds this year end	**52,339**	27,926

Note
Tzedkah means charity. This account handles both donations made for specific charitable purposes in line with the wishes of the donor (restricted funds) such as the library fund, building fund and donations made for general charitable use, examples of this are grants made to organisations such as soup kitchens or youth clubs who have appealed to us for charotable funding or interest free loans to people suffering temporay financial difficulty.

SOLIHULL AND DISTRICT HEBREW CONGREGATION
THURSDAY CLUB - RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 28 FEBRUARY 2022

	2022 Total	2021 Total
RECEIPTS		
Donations	21,312	29,417
Gift Aid	-	3,367
Unrestricted grants received *	8,000	7,000
Restricted grants received **	21,333	46,010
Operating activities to generate funds	**50,645**	85,794
Meals Provided	-	16,939
Total Receipts	**50,645**	102,733
PAYMENTS		
Charitable Activities		
Cost of Catering	29,352	27,796
Lecture fees and Zoom	665	864
Support Costs		
Equipment and Repairs	20,832	35,333
Electricity	3,500	1,882
Insurance	1,000	-
Cleaning	1,840	29
Fund Raising Fees	245	1,690
Motor Expenses	-	200
Training	2	300
Management and Administration Costs		
Salaries	6,600	3,800
Accountancy	221	-
Total Payments	64,257	71,894
Net Receipts /(Payments) in year	**(13,612)**	30,839
Rent Deposit	**3,100**	
Bank and Cash Funds last year end	**34,618**	3,779
Bank and Cash Funds this year end	**24,106**	34,618

Notes
This fund was set up under the auspices of Solihull and District Hebrew Congregation and is non demominational, and it exists to provides social activities and welfare support for the elderly

* Unrestricted (May be used at the discretion of the donee charity in support of the objects of the donor)
** Restricted (To be used for specifically designated purposes)
*** Fundraising fees refers to the hosting, commission and credit card fees deducted by the crowd funding platform (Charityextra.com) that we use for public fundraising.

SOLIHULL AND DISTRICT HEBREW CONGREGATION
FINANCIAL STATEMENTS FOR THE YEAR ENDED 28 FEBRUARY 2022

CASH FUNDS

	2022	2021
Bank Accounts :		
Synagogue (Less Halifax Credit Card)	27,338	44,323
Cambridge and Counties Bank	89,337	87,585
United Trust Bank	62,360	60,000
Thursday Club	24,106	34,618
Ladies Guild (inc Israel Draw)	1,740	917
Tzedokah Fund	52,288	27,926
Cheder	-	8,894
	257,169	264,263

	2022	2021
Assets Retained for Charity's own use :		
Loan - Repayable within 12 months	750	750
Synagogue and Community Centre	330,351	330,351
Fixtures and Fittings	150,000	150,000
Sifrei Torah	56,000	56,000
Stock and Equipment	6,000	6,000
	543,101	543,101

The trustees have not had the synagogue and community centre professionally valued and is shown at cost. They consider the current market value to be £1,200,000.

Liabilities :	**2022**	2021
Wages and PAYE	34	
Coventry Hebrew Congregation Burial Fund	55,350	54,000
	55,350	54,000

J. Gouldman
G. Langman

Signed on behalf of the trustees on

Note
The Coventry Burial Fund is estimated at current prices plus 1.5% p.a for inflation in respect of 16 living members whose ages range from approximately 60 to 90 Membership of the burial fund excludes any payments due to Coventry City Council who are the owners of the cemetery.

SOLIHULL AND DISTRICT HEBREW CONGREGATION
FINANCIAL STATEMENTS FOR THE YEAR ENDED 28 FEBRUARY 2022

SHEDULE OF GRANTS RECEIVED

	2022 Total Amount	Purpose
CTS Security	3,142	Security
Chief Rabbi Centre for Community Excellence	3,024	Activities
HMRC Furlough Scheme	1,659	Covering Wages
Heart of England Community Foundation	5,000	Work with Vulnerable
Solihull Metropolitan Borough Council - COVID Welfare Fund	5,332	Work with Vulnerable
Solihull Metropolitan Borough Council - Winter Welfare Fund	6,000	Work with Vulnerable
Solihull Metropolitan Borough Council - Essential Food Fund	5,000	Work with Vulnerable
Arnold Clark Foundation	2,500	Work with Vulnerable
Warwickshire Freemasons	1,000	Work with Vulnerable
We Are All Making A Difference	1,000	Work with Vulnerable
The Neighbourly - Virgin Media Working Together Fund	1,000	Work with Vulnerable
Birmingham Jewish Commumity Care	1,000	Work with Vulnerable
Baron Davenport	1,000	Work with Vulnerable
J. Davies Charity	500	Work with Vulnerable
	37,157	

SOLIHULL AND DISTRICT HEBREW CONGREGATION

England & Wales - Charity number 1100938

Accounts

Solihull & District Hebrew Congregation Trustee's

Annual Report and Accounts

For the year ended 28th February 2021



Representatives of West Midlands Police donating food from their staff collection to Solihull Hebrew Congregation Home but Not Alone project.

Registered Charity No. 1100938

Solihull and District Hebrew Congregation
Registered Charity No. 1100938

Address of Synagogue and Jewish Community Centre:
3 Monastery Drive Solihull West Midlands,
B91 1DW
0121 706 8736
office@solihullshul.org

The Queen's Award for Voluntary Service

The MBE for volunteer groups



HOLDING TRUSTEES:
Mr Jon Gouldman
Mr Malcolm Hyams
Dr Gerald Langman

MINISTER:
Rabbi Yehuda Pink

PRESIDENT:
Mr J Gouldman

MEMBERS OF COUNCIL:

Mr S Abrahams
Mrs S Epstein
Mr M Hyams
Dr G Langman
Mr G Stone
Ex officio: Mr J Gouldman

BANKERS:

Lloyds Bank PLC
The Priory
Queensway
Birmingham
B4 6BP

Barclays Bank PLC
25 High Street
Coventry, CVl 5QZ

Trustees:

The Trustees named on page one have served throughout the year unless indicated otherwise.

Appointment of Trustees is governed by the Constitution of the charity. The Board of Trustees is authorised to appoint new Trustees to fill vacancies arising from resignation or death of an existing Trustee.

The Constitution authorises the Trustees to make or hold investments in the general funds of the charity.

Description of Organisation:

The Solihull and District Hebrew Congregation was founded in 1963 and was registered with the Charity Commission on 28th November 2003 under registration number 1100938. The constitution was last updated and modified on 3rd September 2015.

Constitution, objectives, policies and public benefit:

The Charity is governed by a constitution and its objectives are:

i. The advancement of the Jewish Religion to include provision and maintenance of a place of orthodox Jewish worship.

ii. Provision of education to adults and children in the heritage, culture and language of Judaism.

iii. Provision of welfare and social support for Jewish people.

We have an open door policy for all our activities welcoming both members and people with no affiliation. Further details of our activities for the benefit of the public particularly in the area of community cohesion can be found later in this report.

The policy of the Charity continues to be to seek additional finance and support in order to enable it to continue and expand its objectives and activities.

The Charity's main sources of income are from members' subscriptions, donations and grants received from charitable trusts.

Reserves:

The trustees regularly review the free reserves available to meet day to day expenses. Funds that are recevied for a specific purpose are ringfenced for that purpose. We currently have three restricted reserve accounts. The Coventry Burial Fund which may only be used for the costs of burial of people enrolled in the fund, the Builidng Fund to cover the costs of planned refurbishment and any emergency repairs and the Eric Samuels Legacy Fund.

The trustees have identified a target of free reserves equal to six months operating expenses to ensure that any short term downturn in income will not cause undue harm to the day to day operations of the charity and to allow an orderly winding up of affairs should the charity no longer be viable.

Fund Raising

The charities fundraising is primarily carried out by the Rabbi and members of the Council, through direct approaches to individuals and other charitable trusts. In 2020-21, the fundraising objectives were met. No complaints were received about the nature of fundraising carried out on behalf of the Charity.

Grants were received from the following Charitable Trusts and foundations. The Chief Rabbi's Centre for Community Excelence, Heart of England Community Foundation, The Co-op Foundation, West Midlands Police Community Initiative Fund, Tesco Groundworks, Solihull Metropolitan Council Winter Welfare Fund, The Baron Davenport Foundation, The We Are All Making A Difference Trust, The William Cadbury Trust, The Ronson Trust, Birimingham Jewish Community Care, The CST on behalf of The Governments Jewish Community Protective Security Fund and The National Lottery Commuinty Fund, The Warwickshire Free Masons Charity, The Birmingham Market Traders Charity and Renault Solihull.

The Trustees are grateful to all the benefactors whose generous contributions remain an important element in the ability of the charity to continue its work.



Changes in policy:

The Charity's policies have remained the same throughout the year.

Organisational structure and Management of the Charity:

The Management of the Charity is vested in the Council which is comprised of five members elected for a period of two years. The members of the council have experience in a wide variety of fields and posses a broad range of knowledge and expertise that is of great help in the management of our affairs. The management members are elected by the membership in General Meeting.

The members of the Council give their time freely and receive no remuneration or other financial benefits.

To assist in the smooth running of the charity there are a number of sub-committees that report back to the council and help them oversee certain aspects of the charity's work. The membership of the sub-committees reflects the particular skills that members of the Council can bring to the work of the charity. These sub-committees report back with their recommendations to the full meeting of the Council.

The Trustees and the Rabbi meet regularly to discuss any relevant matters and to determine which matters need to be placed before Council, and to keep the Council informed of all matters concerning the charity. The Council meet together as a body bi-monthly and are responsible for all decisions taken in relation to the running of and activities provided by the charity. The day-to-day management of the Community Centre and projects are delegated to staff.

Charity Governance Code

The third edition of the code for charities was published in July 2017. The code lays out seven key areas of governance together with recommended practice for each principle. The Trustees & Council have have considered each principle to satisfy themselves that the Charity's current governance structure explained below

satisfactorily addresses each of these principles and, where appropriate, what enhancements might be made.

Risk Management and Child Protection Policies:

The trustees have examined the major strategic, business and operational risks that the charity faces and confirm that systems have been established to enable regular reviews to be carried out so that the necessary steps can be taken to lessen these risks.

In particular, insurance cover is in place and the finances of the charity are kept under review. Appropriate Disclosure and Barring Service (DBS) checks, supported by regularly reviewed policies, are made for all those who work with children or other vulnerable groups within the Community Centre. All volunteers who work with children or vulnarable adults undergo training and hold certificates confirming that they have received the level of training appropriate to their work.

The charity has appointed a suitably trained member of staff to act as Senior Safeguarding Officer for both children and vulnerable adults.

All new employees and volunteers are given an induction into the charities policies and procedures and existing employees and volunteers all undertake an annual review of all policies that are applicable to them. Copies of all are policies are kept in a folder that is available for public inspection in the office of the Community Centre.

Statement of Trustees' Responsibilities:

The Trustees are required under the Charities Act 1993 and the constitution of the charity to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of its results for the period. In preparing those financial statements the Trustees are required to:

(a) Select suitable accounting policies and apply them consistently.

(b) Make judgments and estimates that are reasonable and prudent.

(c) Prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue in business.

(d) Prepare the financial statements in accordance with all applicable financial reporting standards, statements of standard accounting practice and charity statements of recommended practice.

Review of Activities:

This year has been one of the most challenging since the charity began operations with the COVID-19 pandemic neccesitating a comprehensive review of our activities to ensure that we were able to continue to fulfil our objectives in a manner which will protect the welbeing of our staff and users. It also caused us to rethink the manner in which we raised funds as many of the tradtional face to face activities were no longer possible.
Thorugh the dedicated work of our staff and volunteers we were able to put in place a completely new set of activities and succeded in engaging with more people than ever before. The excellence of our work was recognised by funders and we were succesful in securing the additional funding needed to allow us to carry out the work.

We have continued to work in accordance with the stated aims of the charity, which are promoting Jewish worship, education, community welfare and social support. Our activities can broadly be divided into two categories. Those that service the religious and spiritual needs of our members and those of a cultural and social nature which on the whole are non-denominational and open to all-comers. Our community welfare and social support activities are non-denominational and are kept separate from the religious side of our activities. In order to safeguard this distinction we maintain separate bank accounts for our various activities that are overseen by a separate management committee and are managed by their own treasurer. As they all fall under

the main charity mandate each of these groups reports back regularly to the trustees.

The trustees have reviewed the objectives and activities of the charity to ensure they continue to reflect our aims. In carrying out this review the trustees have considered the Charity Commission's general guidance on public benefit and in particular its supplementary public guidance on the advancement of religion for the public benefit.

Finances:

Our accounts are prepared on an income and a receipts and payments basis in line with the Charities Commission guidelines for small charities (income below £250,000). As this is simply a snapshot in time we have listed below any anomalies resulting from income expected in the financial year being received late or usual expenditure being delayed.

Our accounts include a consolidated account for the five funds operating under the umbrella of SDHC, Synagogue, Ladies Guild, Thursday Club and Tzedokah Fund. These accounts were set up to allow much of the non denominational activities of the charity to be clearly seperated from the relgious activities although there is some overlap as the main fund is responsible for the upkeep of our community centre which is the venue for many of our non-denominational activities . We have also included a separate break down of the income and expenditure for each fund.

The Coventry Burial Fund is valued at £54,0000, the Building Fund at £18,000 the E Samuels Legacy Fund and £57,773 and we have a free reserve of £50,000. Bearing in mind the need for prudence and low risk the funds are deposited in interest bearing bank accounts backed by the FSCS.

Our headline figures show a net surplus for the group as a whole of £26,211 this was primarily due to grants received for our work with senior citizens shortly before the end of the financial year that were not spent until the following accounting period.

We have continued to expand the sources of our income to reduce reliance on membership subscriptions, with 80% of our income coming from other sources. With an ageing population and the general move amongst the younger generation towards 'pay as you go' rather than a membership relationship this move away from relying on membership income is becoming increasingly important.

Our non-denominational work carried out under the umbrella of the Thursday Club has increased dramatically this year, with the turnover of this fund shoooting up £5,000 to £102,000. This is due to the impact of the pandemic which resulted in the launch of the Home But Not Alone project. The massive increase in demand let to us launching our first ever crowd funding campaign which was very succesful and demonstrated the impact that our work has had on a broad audience. We have also been succesful in attracting a significant amount of funding from charitable trusts as well as the Local Authority which has allowed us to expand this vital area of our activities.

We are also grateful to HMRC for the Furlough funding which allowed us to continue to pay those members of staff whose work was halted due to the pandemic restriction on activities. We took the decision to recognise the valuable contribution these members of staff have made to our organisation and we topped up the govenrment grant to ensure that they received 100% of their normal salary while on furlough.

The Kol Nidrei appeal has continued to play an important role in our overall budget . We have been succesful in expanding the appeal to past members and friends of the community who have moved away from Solihull but retain a connection with the community. Our current agreement with Renault who rent a section of our carpark is still in place providing another income stream with zero overheads. We have other companies interested in taking Renault's place should they decide to end the agreement. In line with the decision of the Turstees that we should have six months operating capital set aside as a reserve we have funds invested in a

zero risk fixed interest account backed by the FSCS. The Trustees and Council have taken the view that the reserve is essential to our long term future and that security of the capital is of paramount importance and therefore have eschewed the chance of higher rate of return from investments that are not 100% secure. It is the aim of the Trustees and Council to continue building up this reserve recognising that as the community ages our income might reduce and that the level of grant funding received will vary from year to year and cannot be taken as a given. The reserve will allow us to continue to operate and provide services to the Solihull community for the foreseeable future.

On the other accounts, each of the separate divisions are self financing and managed independently of the main shul account. Each fund has tried to build a small reserve to help cope with short term fluctuations in income. Our finances have allowed the Council to freeze membership subscriptions at the same level as last year. We hope that careful management of our finances will balance the books each year.

Overall we are satisfied that we are in a reasonable financial position, we have absolutely no debts and have a surplus in the bank to cover six months of expentiture in case of emergencies. We will continue to seek ways to broaden our revenue stream to further reduce our dependence on membership subscriptions.

We believe the synagogue finances are on a stable footing for the immediate future, however we cannot be complacent and must recognise that there is likely to be an increased demand for our activities and services with a diminishing income stream in the next few years. We are continuing to explore a number of options to ensure that we are able to guarantee the long term financial security of the community.

COVID-19 Resilience

On the 17th March 2020 the Trustees took the decision to cancel with immidiate effect all onsite activities. All our prayer services, educational and cultural activities moved to a virtual platform. In addition we implemented a comprehensive programme to support the vulnerable elderly and those self isolating. As a result of this swift action we have been extremely fortunate not to have suffered any COVID-19 fatalities amongst our members and user group. The positive impact of our work on the physical and mental welfare of our target audience has been immense.

We have assesed the finanical impact of this new reality on our ability to operate and are confident that we can continue to carry out our activities without significant harm to our stability. Some of our overhead costs have reduced due to the reduced use of our community centre, some staff were placed on furlough and we have increased the use of volunteers. At the same time some of the income we generate from donations and activities has reduced. However we have been succesful at attracting funding from a number of charitable trusts as well as from a Crowd Funding Campaign that has allowed us to adjust to the new situation.

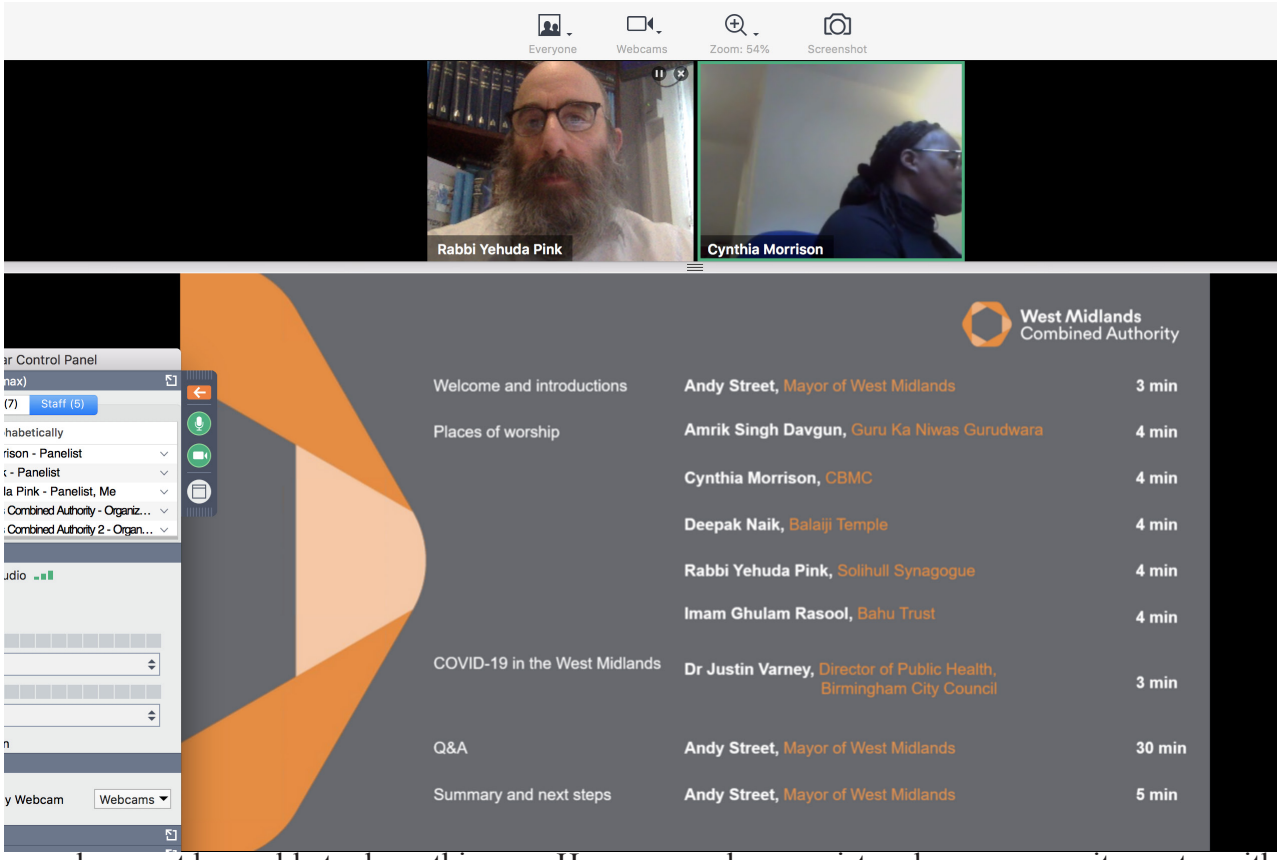
Area of Operation:

As the closest organised Jewish Community which retains the services of a Rabbi we are often called upon to provide support to Jews in an extremely wide geographical area, which includes in addition to Solihull, Coventry, Leamington, Malvern, Ross on Wye, Stratford, Warwick and Worcester as well as a host of smaller towns and villages.

We open our activities to all-comers irrespective of whether or not they are formally affiliated with the Solihull Jewish Community. We are often called upon to provide help to visiting Jewish businessmen and tourists.

Review of Activities

Community Cohesion
In normal times we offer the use of our community centre to other local groups, due to lockdown and COVID



restrictions we have not been able to do so this year. However we have registered our community centre with Solihull Metropolitan Council to allow it to be used by the authorities in the case of an emergency requiring accomodation, office space etc.

Rabbi Pink is involved in many different organisations, serving as Chaplain or sitting on advisory committees to local hospitals, prisons, The NEC, SACRE, Solihull Faiths Forum, Safer Solihull Board and Birmingham International Airport Multi Faith Support Team. This has helped to promote a better



understanding of the needs of the Jewish citizens of Solihull and also to promote harmonious relationships amongst the various ethnic groups that live in Solihull. Rabbi Pink again played a central part in the National Holocaust Day Service organised by Solihull Council. Due to the pandemic this was held virtually and the programme was hosted on our Zoom platform. Our annual Menorah Lighting Ceremony during the Festival of Chanukah was also cancelled however we were fortunated that the Mayor of the WMCA, Andy Street was able to switch on the menorah together with a representative from our community and the event was live streamed and watched by a large number of Jews and non-Jews who were all inspired by the universal message of the importance of freedom of religion and mutual respect and tolerance.



We were honoured to hostAndy Street, the Mayor of WMCA who visited our Synagogue and Community Centre to learn more about the work that we do for the Solohull Community.

Unfortunately we have had to suspend our Promoting Tolerance programme that would normally welcome a large number of groups of schoolchildren from the West Midlands Region. With restrictions eased and with appropriate safeguards in place, Marina Kaplan, our School Visits Co-Ordinator has reopened the programme in October 2021.

Rabbi Pink has developed a close working relationship with West Midlands Police and members of the local neighbourhood police team and he has worked with them on a number of initiatives to reduce racist behaviour in the borough. A fixture in our calendar is a special service and reception thanking the members of WMP for their work. This was cancelled this year but we hope to run it next year and intent to expand it to include the members of the NHS who have worked so tirelessly over the past year.

As a result of the close working relationship with the local police they chose our Home But Not Alone project to be the recepient of two large boxes of food and toiletries donated by members of staff.



The Stanley Middleburgh library has played an invaluable role during the pandemic. With so many stuck at home we have had a large demand for the loan of books and DVD's and we are fortunate to have a wonderful team of volunteers who have happily delivered items to peoples homes. All items loaned out were returned in sealed bags and quarantined for 72 hours upon retun before being processed to prevent the spread of infection.

Our Judaica store is a valuable facility that is used by Jews and non Jews seeking a source where they can purchase cards, books and Judaism related items as well as expert advice. This resource is greatly appreciated by local schools looking to boost their RE department. During the pandemic the store has been closed to visitors and all orders have been made by the phone or email.

We have joined the Solihull Foodbank Network which has allowed us to work in close collaboration with other organisations in the area that are helping those in need.

Rabbi Pink also volunteered to act as a Community Champion to help spread information from Solihull's Director of Public Health during the pandemic. He participated in the weekly virtual meetings and helped ensure that the messages shared by the government were reaching as wide an audience as possible.

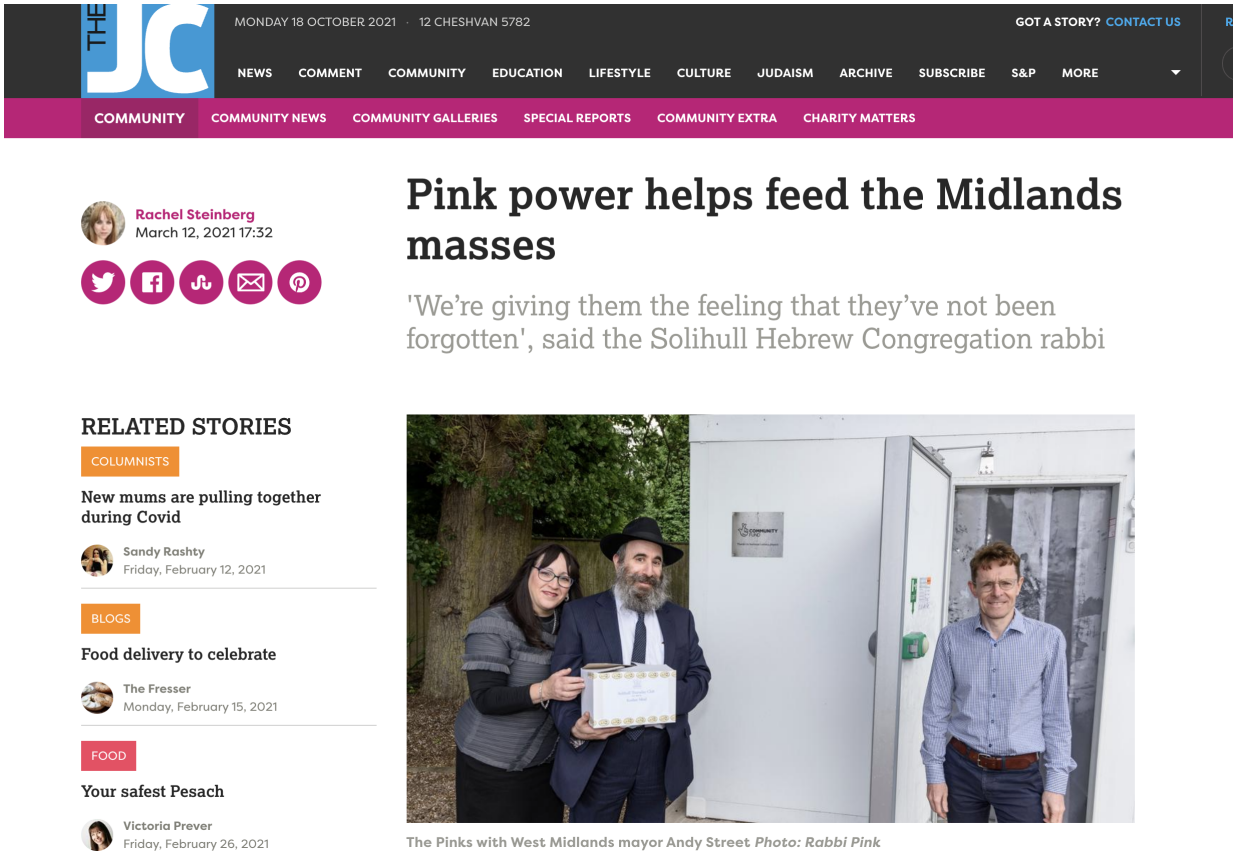
Communications and PR:



Our newsletter, Hakol has continued to play a valuable role in communicating details of our activities to our members and supporters. Graham Stone, our advertising manager and has been successful in increasing the revenue that we generate through advertising, which ensures that this aspect of our work is self funding. We produce two versions of the Hakol a full colour version that is distributed as a PDF to all the members and friends of the community on our email distribution list and a paper version that is sent out to those members who do not have internet access.

We have increased the number of our members and supporters who receive information via email helping us cut down on stationery and postage costs and helping us meet our commitment to reduce the environmental impact of our activities where possible. We continue to keep in touch with the elderly members of the community who are unable to venture out by phoning them up or paying them a visit.

Our weekly email bulletin is received and read by an increasing number of our members and friends, we also maintain a regularly updated website. Our Facebook page, Instagram and Twitter Feed is managed by Chana Miriam Golub and is another important tool in ensuring that as large a group as possible



The Pinks with West Midlands mayor Andy Street *Photo: Rabbi Pink*

are aware of our activities and services. We receive a large amount of enquiries as a result of visits to our website.

Our activities have been featured in a number of media outlets both locally and nationally in the UK as well as abroad.

Religious & Educational Services:



During the past year we have had to rethink how we deliver our religious activities. Initially everything was moved our to Zoom and although there are certain times such as the Sabbath when we could not live stream services we were able to provide a wide range of events via Zoom. We also had a wonderful team of volunteers who helped those who were technically challenged to get online.

We sent out over 150 complete Seder in a Box in place of the communal Seder that we have held for the past 3 decades. This allowed many who were having to velebrate Passover at home for the first time to observe the festival.

Rabbi Pink recorded a daily 5 minute video message that was uploaded to our website and Youtube channel to share some words of inspiration with those stuck at home.

As soon as it was legal and safe to do so we restarted services outdoors, we installed heavy duty gazebos and heaters to protect everyone from the elements. These weekly prayer services provided great comfort to many who were struggling with feelings of loneliness and isolation.

Education has continued to be a central plank of our work and there are learning opportunities for all ages and skill levels virtually every day of the week. In total there are eight classes every week. Again all these classes were moved over to Zoom, one of the positive benefits was that it allowed many peoole who lived to far away to be able to participate normally to join in. In fact once lockdown ended and we were able to restart inperson classes we took the decision to continue to live stream all the classes for the benefit of those unable to be there in person.



The week starts with Bagels Lox & Torah at 10.00 am on Sunday morning, a 30 minute

breakfast and discussion of an issue of Jewish law or tradition, this is open to men and women and is ideal for someone who is unable to attend classes during the week. (obviously during lockdown everyone had to provide their own bagels and eat them at home!)

The Halacha Shiur is a text based shiur aimed at more advanced learners and takes place every Sunday evening. The SMILES lecture series on a Monday evening continues to attract a loyal following and mention must be made of Hilary and David Fine who have attended virtually every Shiur since it first started over 26 years ago. The Retired Gentlemen's Shiur on Tuesday Morning, Ladies Discussion Group on a Wednesday Morning, the Shiur on Jewish Philosophy for Ivrit Speakers on Wednesday evening, the Saturday morning shiur and Talmud Shiur on Saturday Evening provide a variety of opportunities for every age range and level of learning.



A number of people have also sought to improve their knowledge by setting up one to one study sessions with the rabbi. A Rabbi's primary job is to teach and Rabbi Pink will happily accommodate anyone who wishes to further their knowledge of Judaism. We know that some people feel that they do not want to want to add to his already packed schedule but teaching Torah is the lifeblood of every Rabbi and he will always find time to fit in another learning opportunity.

Every event in the Jewish Calendar was marked with a communal activity via Zoom and special goodie boxes containing all the items needed to celebrate the festival were delivered by our wonderful team of volunteers to all our members. None of these would have been possible without the work carried out on a voluntary basis by Rebbetzen Dinie Pink which has allowed us to provide top class events at a fraction of the price it would otherwise cost to organise.



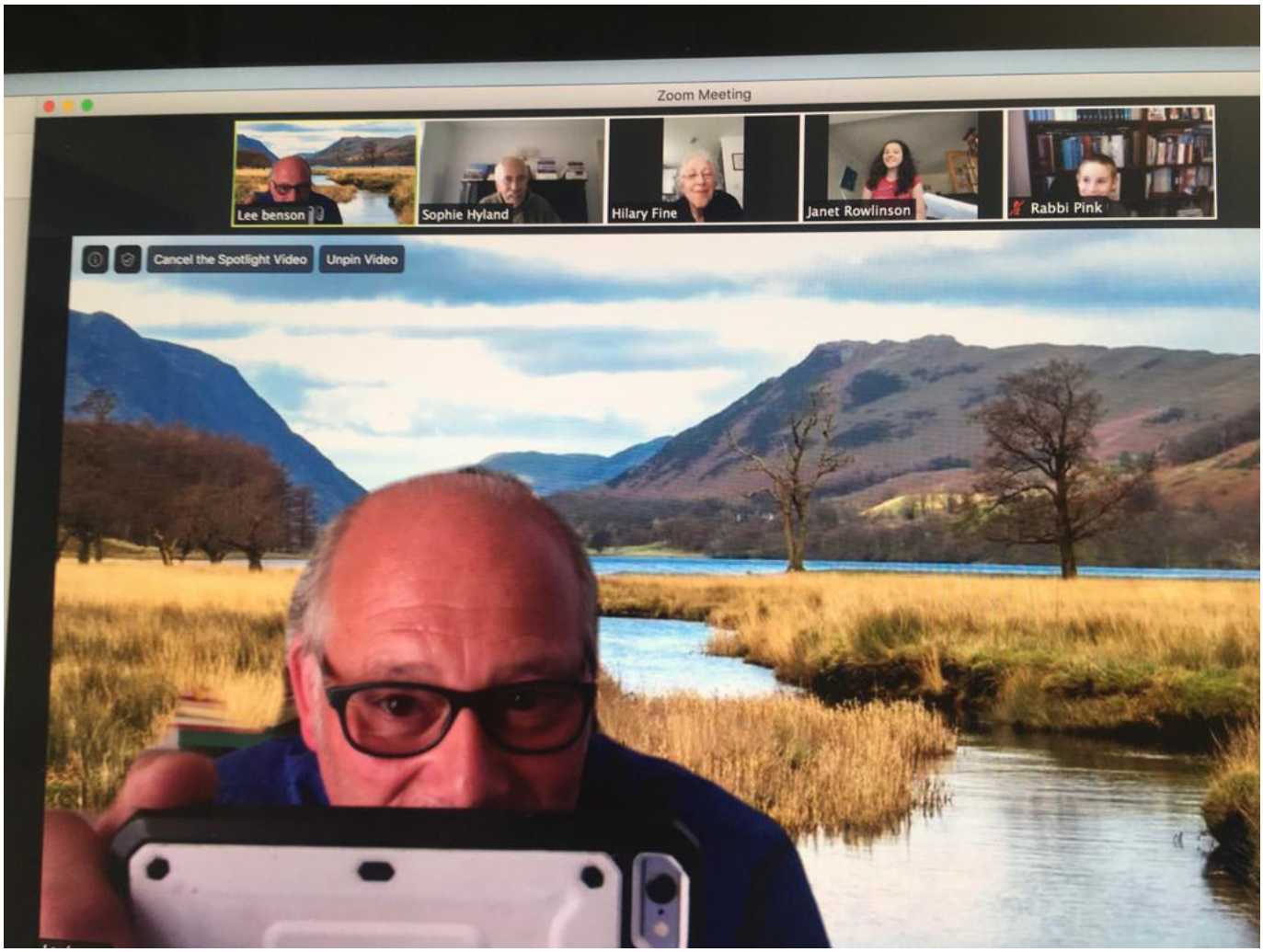
We were fortunate to be able to hold the High Holy Day Services in our beautiful grounds. The service was shorter than usual but we were extremely fortunate to once again retain the the services of Chazan Zali Rodal, ably assisted by Daniel Littlestone and their melodious singing and lively tunes had everyone tapping their feet and since everything was outdoors it was even possible to sing along. Prior to the High Holy Days beginning they conducted a service over Zoom which was greatly apreciated by those unable to attend in person.

Social Activities

The functions committee co-ordinates all the social functions organised by the community as well as ensuring that maximum use is made of the facilities that we have to offer as a community centre by other groups in the area. Of course this year we were

unable to hold any of our normal events but we were fortunate to be able to join with other communities and enjoy a wonderful array of top notch speakers via Zoom.

The highlight of the year was the Bosworth Virtual Shabbaton, normally held at the Bosworth Hall Hotel, this year it took place in Cyberspace. Close to 200 people from small communities around the UK joined virtually for a weekend packed with cultural and educational activities. It was a massive untertaking that was superbly organised by Rabbi & Rebbetzen Pink and the tremendous positive feedback received following the event is testimony to their hard work and attention to detail. The event further strengthened our ties with neighbouring communities and fulfilled our aims of breaking down the generation gap building bonds between the different age groups. We are very grateful to the Chief Rabbi's Centre for Communal Excellence who providing funding to allow us to run this project at an affordable cost.



A very popular addition to our activities was an online Art Class. Taught by Lee Benson a well known local artist and former art gallery owner the classes were a great success and helped relieve the tedium of lock down for quite a few people.

We also have enjoyed baking challahs via Zoom on the first Thursday of each month. The session is called "Loaves of Love" as one of the aims is to share the loaves with those who are unable to access fresh bread themselves.Live streamed from Rebbetzen Pink's kitchen it was a great opportunity to meet virtually, have a chat and do something fun.

Surely the words 'sermon' and 'social activity' would seen to be mutually exclusive yet Rabbi Pink has managed to combine the two. Every Friday he delivers a sermon via Zoom after which all the participants have a chance to chat and catch up on each others news. This event has attracted a growing audience although the jury is still out as to whether the attraction is the words of wisdom from Rabbi Pink or the natter afterwards!

We strive to be a very caring community, enjoying all the social aspects of the calendar as much as possible, so long may that continue!

We have been extremely fortunate in attracting significant funding from the Chief Rabbi's Centre for Rabbinic Excelllence which has allowed us to organise events that would otherwise be beyond our financial capabilty.

The Thursday Club



The Thursday Club is the vehicle through which we deliver our Social Welfare Programmes, these are non-denominational and open to all irrespective of whether or not they are members of the community. The way in which the Club pivoted from being primarily an inperson lunch club to providing a comprehensive package of support for those affected by the pandemic is worthy of praise and indeed both the West Midlands Combined Authority and Solihull Metropolitan Council recognised the significance of our contribution to life in the West Midlands.

The WMCA designated the project as Community Champions and profiled the work on their website and Solihull Metropolitan Council featured Rebbetzen Pink on their display of Community Heroes in Touchwood. In addtion our work was covered by a number of newspapers and also featured in a documentary produced for the International Conference of Chabad Rabbis that was watched by tens of thousands of people throughout the world.

The project was called Home But Not Alone to convey the message that even though people were isolated at home they need not feel lonely and forgotten. Volunteers visited people throughout the region and ensured that their needs were catered to, whether that was supplyimg a freshly cooked meal, collecting prescriptions and shopping or even just having a chat in a safe manner through a window or over the phone. This programme directed by Rabbi & Rebbetzen Pink has been running every single week without fail since April 2020. Thousands of meals including enough chicken soup to fill a lake as well as sufficient food to feed a small army has been cooked, packed and delivered. Mention must be made of our wondeful team of volunteers who have helped deliver the meals, between them they have driven a staggering 6790 miles!

Out of an abundance of caution Rabbi & Rebbetzen Pink were reluctant to share any of the preparation work with other volunteers to reduce the risk of COVID however as restrictions began to ease we were able to add Adrienne and Ryan Langman who bubbled with us to our team, they have provided invaluable support in packaging the meals each week.

We also work closely with other agencies such as Birmingham Jewish Community Care, Age UK, Hearing Dogs for the Deaf etc. to ensure that the services provided by these agencies are properly signposted to our users.

The Thursday Club has continued to provide a beacon of light in the lives of many of our elderly members and friends.

All this work required a massive upgrade to our facilities and we were very fortunate to receive a large grant

from the National Lottery Community Fund to enable us to purchase and install a cold store that allows us to purchase supplies in bulk and safely store the meals that we prepare. We have also received funding to allow us to install a 20 grid Combi Oven without which it would have been extremely difficult to produce the volume of food that we need to on a regular basis.



The sudden increase in demand led to extreme financial pressure and we decided to run a crowd raising campaign to ensure that we could continue our vital work. This was extremely succesful raising over £40,000 and in addition to the much needed boos to our finances it provided a strong vote of confidence in the work that we are doing.

Rabbi Pink has been extremely successful in raising funds, primarily from Charitable Trusts to support the rest of our activities. This year we have received grants from Heart of England Community Foundation, The Co-op Foundation, West Midlands Police Community Initiative Fund, Tesco Groundworks, Solihull Metropolitan Council Winter Welfare Fund, The Baron Davenport Foundation, The We Are All Making A Difference Trust, The William Cadbury Trust, The Warwickshire Free Masons Charity, The Birmingham Market Traders Charity, The Ronson Trust, Birimingham Jewish Community Care, The National Lottery Commuinty Fund and Renault Solihull.

Our funds are managed separately to the main Shul funds ensuring that every penny raised for the Club is used to further the work of the Thursday Club.

Our work would not be possible without the help of our team of volunteers and we give our wholehearted thanks to our dedicated team of volunteers, many of whom are not members of the Solihull Community for their continued support. Particular mention must be made of our caretaker and security officer, Eric Harrison who consistently goes over and above the call of duty in his work for the community.

Tzedokah Fund

The Tzedokah Fund has had a busy year. Our income is derived from donations to the tzedokah (charity collection) boxes in the Shul, private donations and gift aid where the donation was eligible. All donations received are allocated to general charitable use unless the donor has specifically asked for it to be ear marked for a specific purpose or project.

We have continued to support a variety of charitable causes both in response to appeals received and proactively when the Rabbi is made aware of an individual or family needing assistance. The privacy of all recipients is carefully protected to ensure that no one will ever refrain from requesting help due to a fear of the request

become public knowledge.

The pandemic has led to increased demand for assistance and we have distributed funds and food items throught the year as well as before Festivals to people requiring assistance, offered short and medium term interest free loans to people in financial need, provided scholarships to young people wishing to persue further education and helped families cope with the immediate aftermath of accidents, bereavement and natural disasters.

Summary of our achievements:





45 Guest Speakers



295 Hours of Cultural Programming



169 Daily Video Messages from Rabbi Pink



6327 Meals Delivered



6790 Miles traveled by our volunteers



2027 Phone Calls made by our volunteers



1085 Shopping Trips by our volunteers



4530 Home Visits made by our volunteers

We have continued to increase the scope of our activities in the areas of Social Welfare, Adult Education and Social Cohesion and maintained our level of activities in all other areas. This has allowed us to to deliver all our aims and objectives in a manner that surpasses expectations, we have increased the use of volunteers and have succesfully implemented feedback from our users to further improve the quality of the services that we offer. With the aid of donations and grants we have been able to continue our programme of refurbishment of our community centre, particularly the facilites for the elderly and disabled.

We are confident that we are in a sufficiently healthy state to allow us to bounce back from COVID and contniue to expand the work that we do.

Plans for the future:

Continue to reach out to more unaffiliated Jewish families in the area to expand our membership base thus reducing our reliance on donations and fundraising.

Continue our programme of upgrading and repairing the physical infrastructure of our Community Centre.

Continue to expand our educational activities to reach a greater number of our members.

Identify areas where we can reduce expenditure by the use of volunteers from within our community.

The financial summary of the last financial year ended 28th February 2021 is attached.

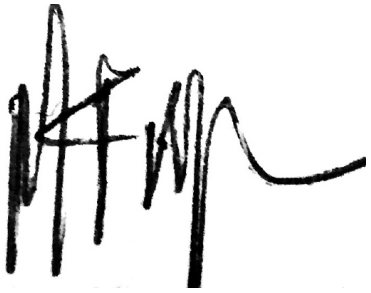
Approval:

This report was approved by the Trustees on 10/10/2021 and signed on their behalf.

Gerald Langman



Malcolm Hyams



SOLIHULL AND DISTRICT HEBREW CONGREGATION
Registered Charity Number: 1100938

Accounts

28th February 2021

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS OF THE SOLIHULL AND DISTRICT HEBREW CONGREGATION FOR THE YEAR ENDED 28TH FEBRUARY 2021

RESPONSIBILITES OF TRUSTEES AND EXAMINER

The charity's trustees are responsible for the prepration of the accounts. The charity's trustees consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (the 2011 act) and that an independent examination is needed. It is my responsibilty to:

- Examine the accounts (under section 145 of the 2011 Act)
- Follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the Act)
- State whether particular matters have come to my attention.

INDEPENDENT EXAMINER'S STATEMENT

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

1.accounting records were not kept in respect of the Trust as required by section 130 of the Act.

2. The accounts do not accord with those records.

3. The accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities Act (Accounts and Reports) Regulations 2008 other than any requirement that the give a true and fair view which is not a matter considered as part of an independent examination. I confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.

A.M. Berger FCCA
Chartered Certified Accountant

5 Gardner Way
Kenilworth
Warwickshire
CV8 1QW

1st July 2021

SOLIHULL AND DISTRICT HEBREW CONGREGATION
CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 28TH FEBRUARY 2021
RECEIPTS AND PAYMENTS ACCOUNT

	2021 Total	2020 Total
Receipts		
Synagogue	82,657	138,721
Coventry Hebrew Congregation	-	222
Cheder	-	1,000
Ladies Guild	568	4,989
Thursday Club	102,733	4,795
Tzedokah	25,496	49,352
	211,454	**199,079**
Payments		
Synagogue	84,316	86,777
Cheder	50	1,566
Ladies Guild	1,510	4,863
Thursday Club	71,894	5,071
Tzedokah	27,473	51,860
	185,243	**150,137**
Net Inflow of Funds	**26,211**	**48,942**

Within the parent charity there are a number of subsidiary activies that operate independently of the main account with their own bank account and treasurer. Namely, Ladies Guild, Tzedokah Fund, Thursday Club, and Cheder. The detailed analysis of these accounts is attached.

SOLIHULL AND DISTRICT HEBREW CONGREGATION
FINANCIAL STATEMENTS FOR THE YEAR ENDED 28TH FEBRUARY 2021
RECEIPTS AND PAYMENTS ACCOUNT

		2,021	2,020
Receipts		**Total**	**Total**
Government Grants (Furlough)		5,539	-
Subscriptions		26,632	26,012
Gift Aid		-	8,405
Kol Nidrei Appeal		12,177	11,300
Bank Interest		2,585	-
Donations		2,928	5,659
Legacies (Eric Samuels dec'd)		-	57,773
		49,861	109,149
Operating activities to generate funds			
Functions & Fundraising		402	2,039
Sale of Judaica		17,130	11,284
Rent received		10,600	10,000
Advertising Income		2,026	990
Burial Fees		-	100
Restricted Grants		2,638	5,159
		32,796	29,572
Total Receipts		**82,657**	**138,721**
PAYMENTS			
Charitable Activities			
Ministerial & Religious Expenses		29,576	30,514
Chazan Expenses		3,700	4,165
Subscriptions, Printing & Adverts		188	565
Cost of Judaica		14,738	12,976
Affiliated Organisations		385	385
Other Salaries		10,830	10,087
Community Activities		2,128	5,918
Support Costs			
Repairs & Maintenance		5,564	956
Cleaning & Gardening		3,726	4,909
Telephone/Internet & Postage		2,304	2,758
Insurance		3,090	3,110
Gas , Electricity and Water		1,398	3,812
Bank Charges		296	42
Security Costs		5,185	6,256
Secretarial Costs		1,208	324
Total		**84,316**	**86,777**
Bank and Cash funds last year end		**193,567**	**71,593**
Transferred from Coventry Account		**-**	**70,030**
Net Outflow (Inflow) of Funds	**-**	**1,659**	**51,944**
Bank and Cash funds this year end		**191,908**	**193,567**

Note - Gift Aid

The claim for gift aid relating to donations received in this financial year was not processed until April 2021 and therefore is not included in these accounts.

SOLIHULL AND DISTRICT HEBREW CONGREGATION – CHEDER
RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 28TH FEBRUARY 2021

	2021	2020
RECEIPTS		
Grants (Unrestricted)		1,000
Cheder Fees		
Fund raising income		
Total Receipts	**-**	**1,000**
PAYMENTS		
Charitable Activities		
Support Costs		
Bank Charges	50	66
Management		
Salaries		-
Food		-
Education expenses		1,500
Ink Cartridges		
Total Payments	**50**	**1,566**
Net (payments)/Receipts	- 50	- 566
Bank and Cash funds last year end	**8,944**	**9,510**
Bank and Cash funds this year end	**8,894**	**8,944**

NOTES
Cheder refers to a Sunday School to educate children about Jewish culture and heritage
This branch of our charity also carries out work with youth and school children in particular our anti-racism and tolerance programmes promoting peaceful co-existance and British values.

SOLIHULL AND DISTRICT HEBREW CONGREGATION – LADIES GUILD

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 28TH FEBRUARY 2021

	2021	2020
RECEIPTS		
Interest	-	2
Gift Aid	-	574
Donations and Fundraising	568	4,415
	568	**4,989**
PAYMENTS		
Function Costs	1,163	4,011
Waitresses and Cleaning	347	852
	1,510	**4,863**
Total Payments		
Net (payments)/Receipts	- 942	126
Bank and Cash funds last year end	2,615	2,489
Bank and Cash funds this year end	**1,673**	**2,615**

Notes

The Ladies Guild is a seperately managed subsidiary of the main charity whose purpose is to support the social and cultural activities of the community

SOLIHULL AND DISTRICT HEBREW CONGREGATION – TZEDOKAH FUND
RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 28TH FEBRUARY 2021

	2021	2020
RECEIPTS		
Gift Aid	-	1,631
Donations Restricted	6,954	7,232
Donations Unrestricted	6,175	3,319
Loan Repayments	1,000	4,250
Grants	4,075	21,319
Activities	7,292	11,601
Total Receipts	**25,496**	**49,352**
PAYMENTS		
Charitable Activities	13,239	40,134
Charitable Payments	12,295	7,775
Synagogue Refurbishment	756	3,951
Library Fund	1,183	-
Total Payments	**27,473**	**51,860**
Net (payments)/Receipts	- 1,977	- 2,508
Bank and Cash funds last year end	29,903	32,411
Bank and Cash funds this year end	**27,926**	**29,903**

Tzedokah means charity. This account handles both donations made for specific charitable purposes in line with the wishes of the donor (restricted funds) such as the library fund, building fund, and donations made for general charitable use, examples of this is grants made to organisations such as soup kitchens or youth clubs who have appealed to us for charitable funding, or Interest Free loans to people suffering temporary financial difficulty.

SOLIHULL AND DISTRICT HEBREW CONGREGATION - THURSDAY CLUB
FINANCIAL STATEMENTS FOR THE YEAR ENDED 28TH FEBRUARY 2021

RECEIPTS AND PAYMENTS ACCOUNT	**2021**	**2020**
RECEIPTS		
Donations	29417	195
Gift Aid	3367	49
Unrestricted grants received*	7000	1000
Restricted grants received**	46010	1000
Operating activities to generate funds	**85794**	**2244**
Meals provided	16939	2551
Total Receipts	**102733**	**4795**
Payments		
Charitable Activities		
Cost of catering	27796	4744
Lecture fees and Zoom	864	0
Support Costs		
Equipment & repairs	35333	0
Electricity	1882	0
Cleaning	29	0
Fund raising fees	1690	0
Motor expenses	200	0
Training	300	0
Management & administration		
Salaries	3800	318
Other Payments		
Newspapers	0	9
Total Payments	**71894**	**5071**
Net Payments (Receipts)	**30839**	**-276**
Bank and Cash Funds last year end	3779	4055
Bank and Cash Funds this year end	**34618**	**3779**

NOTES

This fund was set up under the auspices of Solihull and District Hebrew Congregation and is non denominational, and it exists to provide social activities and welfare support for the elderly

* Unrestricted (May be used at the discretion of the donee charity in support of the objects of the donor)

** Restricted (To be used for specifically designated purposes)

*** Fund raising Fees refers to the hosting,commission and credit card fees deducted by the crowd funding platform ((Charityextra.com) that we use for our public facing fund raising.

SOLIHULL AND DISTRICT HEBREW CONGREGATION
COVENTRY HEBREW CONGREGATION FUNDS
FINANCIAL STATEMENTS FOR THE YEAR ENDED 28TH FEBRUARY 2021
RECEIPTS AND PAYMENTS ACCOUNT

	2021 Total	2020 Total
Receipts		
Interest		222
	-	222
Payments		
Insurance		-
	-	-
Net (payments)/Receipts	-	222
Bank and Cash funds last year end		69,808
Transfer to SDHC account		- 70,030
Bank and Cash funds this year end	**-**	**-**

The membership of Solihull Hebrew Congregation & Coventry Hebrew Congregation merged in 2004. In 2013 the Charity Commission issued a scheme transferring the assets of Coventry Hebrew Congregation to Solihull Hebrew Congregation, with SDHC being responsible for ring fencing the funds relating to the burial fund for exclusive use for the purposes of burial in the Jewish section of the London Road Cemetery in Coventry These funds have now been absorbed into the main accounts of SDHC.

SOLIHULL AND DISTRICT HEBREW CONGREGATION
FINANCIAL STATEMENTS FOR THE YEAR ENDED 28TH FEBRUARY 2021

Cash Funds

	2021	2020
Bank accounts:-		
Synagogue (Less Halifax Credit Card)	44,323	48,567
Cambridge and Counties Bank	87,585	85,000
United Trust Bank	60,000	60,000
Thursday Club	34,618	3,779
Ladies Guild	1,673	2,615
Tzedokah Fund	27,926	29,903
Cheder	8,894	8,944
	265,019	**238,808**

Asssets Retained for Charity's own use	**2021**	**2020**
Loan - Repayable within 12 months	750	1,750
Synagogue & Community Centre	330,351	330,351
Fixtures and Fittings	150,000	150,000
Sifrei Torah	56,000	56,000
Stock and Equipment	6,000	6,000
	543,101	**544,101**

The trustees have not had the synagogue and community centre professionally valued and is shown at cost. They consider the current market value to be £1,200,000

Liabilities

Coventry Hebrew Congregation Burial Fund	54,000	52,000
	54,000	**52,000**

J.Gouldman
G.Langman

Signed on behalf of the trustees on

Note

The Coventry Hebrew Congregation Burial Fund is estimated at current prices plus 1.5% p.a. for inflation in respect of 16 living members whose ages range from approximately to 60 to 85 Membership of the burial fund excludes any payments due to Coventry City Council who are the owners of the cemetery.

SOLIHULL AND DISTRICT HEBREW CONGREGATION

FINANCIAL STATEMENTS FOR THE YEAR ENDED 28TH FEBRUARY 2021

Schedule of Grants Received

Charitable Foundation	**Amount**	**Purpose**
CST Security	2638.00	Security
Chief Rabbi Centre for Community Excellence (United Synagogue)	4074.00	Activities
HMRC Furlough Scheme	5539.00	Covering Wages
Heart of England Community Foundation Covid Resilience Fund	3000.00	Work with Vulnerable
Heart of England Community Foundation Doing Things Differently	11000.00	Work with Vulnerable
Heart of England Community Foundation Co-op Fund	4500.00	Work with Vulnerable
West Midlands Police Community Initiative Fund	4600.00	Work with Vulnerable
Tesco - Groundwork	1000.00	Work with Vulnerable
Solihull MBC Winter Welfare Fund	5000.00	Work with Vulnerable
Baron Davenport	500.00	Work with Vulnerable
William A.Cadbury Trust	500.00	Work with Vulnerable
Freemasons	1000.00	Work with Vulnerable
Ronson Trust	3000.00	Work with Vulnerable
Birmingham Jewish Community Care	1000.00	Work with Vulnerable
National Lottery Awards for All	16910.00	Work with Vulnerable
We are all making a difference	1000.00	Work with Vulnerable
	65261.00	