

Solihull & District Hebrew Congregation Trustee's

Annual Report and Accounts

For the year ended 29th February 2024



Enjoying a meal at the Thursday Club



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

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



SOLIHULL HEBREW CONGREGATION

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

BANKERS:

Lloyds Bank PLC
The Priory
Queensway
Birmingham
B4 6BP

Barclays Bank PLC
25 High Street
Coventry, CV1 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 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 possess 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 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:

As our turnover 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 accruals 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 increased 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 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 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 again in June able to hold one 2023.

The Stanley library has been in great demand, we are fortunate to have a team of wonderful 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 collaborate 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 Shavuot, 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 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 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 Monday evening a loyal following. The Retired Gentlemen's Shiur on Tuesday Morning, the Discussion Group Ladies on a Wednesday Morning, the Philosophy Shiur on Jewish Ivrut Speakers for on Wednesday evening, the Shiur and Talmud Saturday morning Evening provide Shiur on Saturday 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. 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 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.



S o c i a l

The committee all the social organised community ensuring that use is made facilities that offer as a centre by in the area. Pesach trip hosted by Kay was a



Activities

functions co-ordinates functions by the as well as maximum of the we have to community other groups The pre-to London Paul & Koti 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 many 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 an organisation that 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 every week.

Rabbi Pink has been raising funds, primarily to support the rest of our activities. This year we have received grants from Charitable Trusts, Arnold Clark Foundation, Heart of England Community Foundation, Solihull Winter Welfare Fund, The We Difference Trust, The Masons Charity and The J Davies Charity. We have also received significant donations of food from Chevingtons Butchers. With the rising costs of raw materials this support is vital to our ability to continue



extremely successful in our activities. This year from The Baron Davenport Foundation, The We Difference Trust, The Masons Charity and We have also received food from Chevingtons Butchers. With the rising this support is vital to 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.

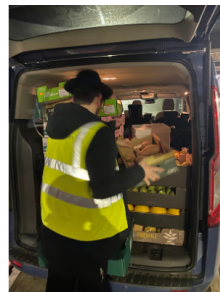
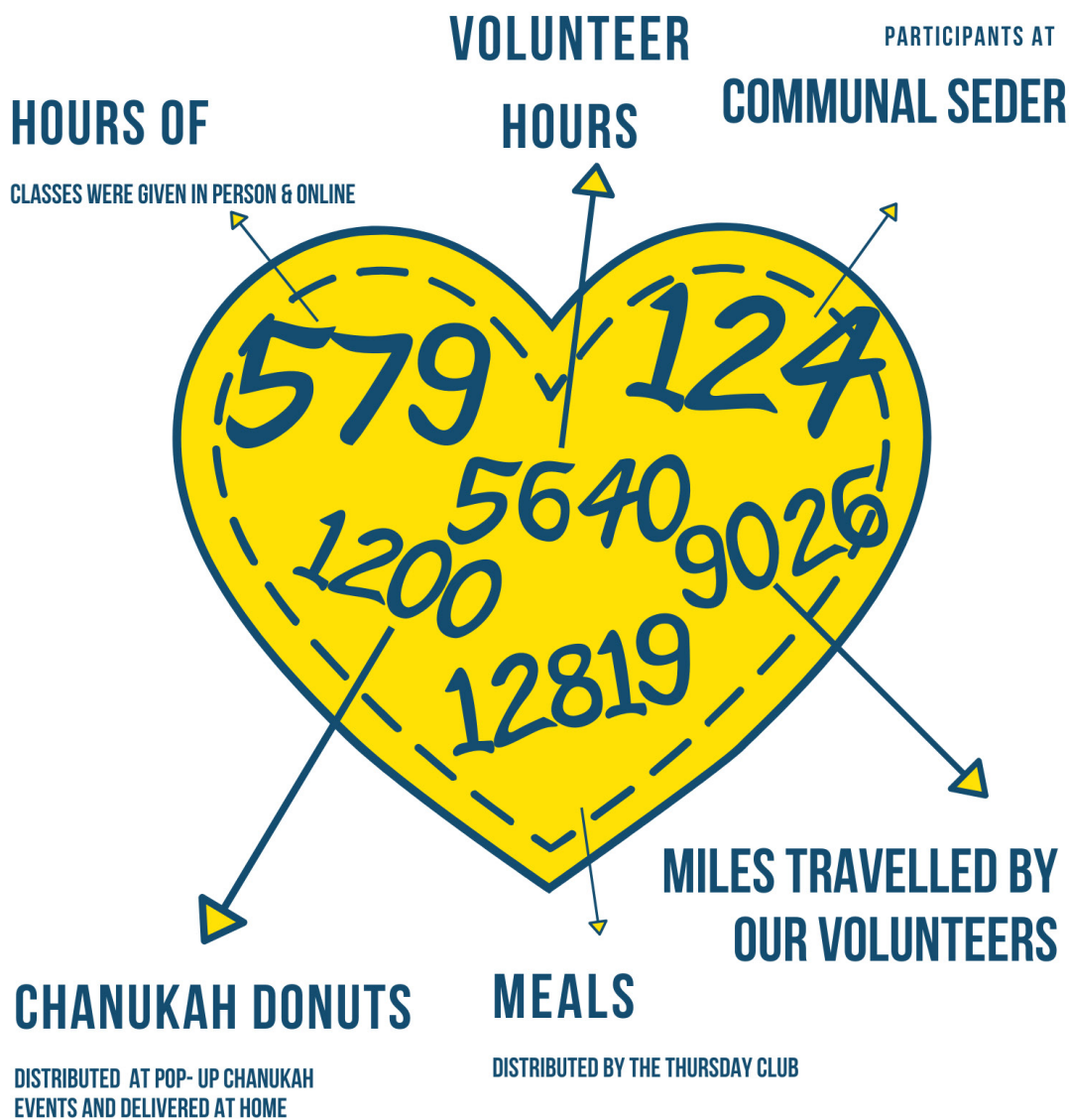
Our work would not be possible without the help of our team of volunteers and we give our wholehearted thanks to our dedicated team of volunteers, many of whom are not members of the Solihull Community for their continued support. Particular mention must be made of our caretaker and security officer, 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



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 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 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
Chartered Accountants

13 Portland Road
Edgbaston
Birmingham
B16 9HN

29 August 2024

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

29 FEBRUARY 2024

		2024	2023
		Total	Total
<u>RECEIPTS</u>			
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
		<u>286,253</u>	<u>236,003</u>
<u>PAYMENTS</u>			
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
		<u>302,311</u>	<u>235,807</u>
Net (outflow)/inflow of funds		<u>(16,058)</u>	<u>196</u>

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

Note

The Ladies Guild is a separately 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****29 FEBRUARY 2024**

	2024	2023
	Total	Total
<u>RECEIPTS</u>		
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	<u>58,804</u>	<u>32,239</u>
<u>PAYMENTS</u>		
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	<u>54,458</u>	<u>53,573</u>
Net Receipts /(Payments) in year	4,346	(21,334)
Transfers	(7,399)	13,406
Bank and Cash Funds last year end	<u>44,411</u>	<u>52,339</u>
Bank and Cash Funds this year end	<u>41,358</u>	<u>44,411</u>

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	2023
	Total	Total
<u>RECEIPTS</u>		
Donations	18,132	32,730
Gift Aid	2,816	5,967
Unrestricted grants received *	5,730	13,140
Restricted grants received (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
<u>PAYMENTS</u>		
<u>Charitable Activities</u>		
Cost of Catering	45,516	50,698
Lecture fees and Zoom	-	209
Activities	4,820	2,118
<u>Support Costs</u>		
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
<u>Management and Administration Costs</u>		
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
	<u>174,302</u>	<u>180,693</u>
Thursday Club	62,070	33,508
Ladies Guild	3,531	2,014
Tzedokah Fund	41,358	44,411
	<u>281,261</u>	<u>260,626</u>

	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	-
	<u>557,178</u>	<u>542,351</u>

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
	<u>105,019</u>	<u>53,499</u>
	<u>733,420</u>	<u>749,478</u>

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

SCHEDULE 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
	<u>130,143</u>	