

# CHABAD LUBAVITCH OF SOLIHULL

England & Wales · Charity number 1195456

## Details

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**Other names** Chabad Lubavitch of Solihull and the Midlands

**Status** Registered

**Legal form** CIO

**Registered** 2021-08-10

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** 7 Granby Close  
Solihull  
B92 7DP

**Phone** 01217068736

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**Website** [WWW.CHABADSOLIHULL.ORG](http://WWW.CHABADSOLIHULL.ORG)

## Activities

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**Objects:** (A) TO ADVANCE THE JEWISH RELIGION FOR THE BENEFIT OF THE PUBLIC THROUGH THE HOLDING OF PRAYER MEETINGS, LECTURES PUBLIC CELEBRATION OF RELIGIOUS FESTIVALS, PRODUCING AND/OR DISTRIBUTING LITERATURE ON JUDAISM TO ENLIGHTEN OTHERS ABOUT THE JEWISH RELIGION.(B) TO PROMOTE SOCIAL INCLUSION FOR THE PUBLIC BENEFIT BY PREVENTING PEOPLE FROM BECOMING SOCIALLY EXCLUDED, RELIEVING THE NEEDS OF THOSE PEOPLE WHO ARE SOCIALLY EXCLUDED AND ASSISTING THEM TO INTEGRATE INTO SOCIETY.FOR THE PURPOSE OF THIS CLAUSE 'SOCIALLY EXCLUDED' MEANS BEING EXCLUDED FROM SOCIETY, OR PART OF SOCIETY, AS A RESULT OF BEING A MEMBER OF A SOCIALLY AND ECONOMICALLY DEPRIVED COMMUNITY.(C) TO RELIEVE FINANCIAL HARDSHIP, ISOLATION SICKNESS AND POOR HEALTH AMONGST ELDERLY PEOPLE.(D) TO ADVANCE IN LIFE AND HELP YOUNG PEOPLE THROUGH:THE PROVISION OF RECREATIONAL AND LEISURE TIME ACTIVITIES PROVIDED IN THE INTEREST OF SOCIAL WELFARE, DESIGNED TO IMPROVE THEIR CONDITIONS OF LIFE.PROVIDING SUPPORT AND ACTIVITIES WHICH DEVELOP THEIR SKILLS, CAPACITIES AND CAPABILITIES TO ENABLE THEM TO PARTICIPATE IN SOCIETY AS MATURE AND RESPONSIBLE INDIVIDUALS.

**Activities:** To advance the Jewish religion.To relieve financial hardship, isolation sickness and poor health amongst elderly people.To promote social inclusion.To advance in life and help young people through The provision of recreational and leisure time activities.

## Classification

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- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Disability, Religious Activities
- **Who:** Children/young People, Elderly/old People, People Of A Particular Ethnic Or Racial Origin

## Geography

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- Coventry City
- Gloucestershire
- Herefordshire
- Solihull
- Warwickshire
- Worcestershire

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-05-31	£37,593	£36,349	-	-
2024-05-31	£43,446	£28,365	-	-
2023-05-09	£33,961	£31,621	-	-
2022-05-09	£7,797	£2,380	-	-

## Trustees

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Name	Role	Appointed
<b>RABBI JONATHAN CHAIM GOLOMB</b>	Chair	2021-08-08
Rabbi Yehuda Pink		2021-08-08
Rivka Cheruff		2021-08-08

**CHABAD LUBAVITCH OF SOLIHULL**

England & Wales - Charity number 1195456

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# Accounts

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# Chabad Lubavitch of Solihull Trustee's Annual Report and Unaudited Accounts For the year ended 31st May 2025



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# Chabad Lubavitch of Solihull Registered Charity No. 1195456

**Chabad Lubavitch of Solihull**  
**7 Granby Close**  
**Solihull**  
**B92 7DP**  
**0121 706 8736**

**TRUSTEES:**

Rabbi Jonathan Chaim Golomb (Chair)  
Mrs Rivka Cheruff  
Rabbi Yehuda Pink

**BANKERS:**

The Co-Operative Bank PLC  
P.O. Box 250, Skelmersdale, WN8 6WT

**ACCOUNTANTS:**

Wolffe Accountancy Services Ltd  
34 Braydon Road, London, N16 6QB

Registered with



FUNDRAISING  
REGULATOR

**Trustees:**

The Trustees named on page three 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:**

Chabad Lubavitch of Solihull was registered with the Charity Commission on 10th August 2021 under registration number 1195456. The constitution was last updated and modified on 8th August 2021.

**Constitution, objectives, policies and public benefit:**

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

(a) To advance the Jewish religion for the benefit of the public through the holding of prayer meetings, lectures public celebration of religious festivals, producing and/or distributing literature on Judaism to enlighten others about the Jewish religion.

(b) To promote social inclusion for the public benefit by preventing people from becoming socially excluded, relieving the needs of those people who are socially excluded and assisting them to integrate into society. For the purpose of this clause 'socially excluded' means being excluded from society, or part of society, as a result of being a member of a socially and economically deprived community.

(c) To relieve financial hardship, isolation sickness and poor health amongst elderly people.

(d) To advance in life and help young people through:

The provision of recreational and leisure time activities provided in the interest of social welfare, designed to improve their conditions of life. Providing support and activities which develop their skills, capacities and capabilities to enable them to participate in society as mature and responsible individuals.

We have an open door policy for all our activities welcoming anyone who wishes to participate. 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 activities, donations and grants received from charitable trusts.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

**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.

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 Trustees, 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. No complaints were received about the nature of fundraising carried out on behalf of the 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 Trustees meet regularly to discuss any relevant matters and are responsible for all decisions taken in relation to the running of and activities provided by the charity.

**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 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 Rabbi Yehuda Pink to act as Senior Safeguarding Officer for both children and vulnerable adults.

All new 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 at the charities offices .

## **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) Observe the methods and principles of the Charities SORP (FRS 102);
- (c) Make judgments and estimates that are reasonable and prudent.
- (d) Prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue in business.
- (e) State whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements; Prepare the financial statements in accordance with all applicable financial reporting standards, statements of standard accounting practice and charity statements of recommended practice.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

## **Review of Activities:**

We have focused on a number of areas. Activities for women carried out under the umbrella of the Solihull Jewish Women's Circle, general outreach to identify people in our area who may benefit from our programmes and work with young people.

## **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). Our income has decreased slightly from £43,446 in 2024 to £37,593 in 2025 and our expenditure increased from £28,365 in 2024 to £36,349 in 2025, primarily due to donations being received in 2024 for activities that were planned for 2025. We expect our turnover to increase slightly in the coming year as we continue to expand our activities. We made a surplus for the year of £1,244 (2024 £15,081)

The intention of the Trustees is to build up a small reserve so that any project that we carry out will be able to continue even if the original source of funding such as a grant is no longer available. Due to a downturn in donations we utilised some of our reserves to ensure that our activities were not impacted. We expect to be able to rebuild the reserve over the next two years to ensure that we will continue to hold a balance of 50% of annual expenditure.

Our income is generated from donations, grants and fundraising activities such as the sale of Judaica or lectures about Jewish heritage and culture. The intention of the Trustees is to focus on applying for grants next year to allow us to further expand our work.

## Area of Operation:

We are often called upon to provide support to people and in particular 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.

## Review of Activities



## Community Cohesion

We have worked closely with Solihull & District Hebrew Congregation to provide support for elderly and vulnerable people in the area and look forward to building on this relationship in the coming year.

Rabbi Pink is a member of a number of local organisations and is constantly looking for ways to build bridges with other local organisations.

We printed a calendar containing information about all our activities which was distributed to over 1200 people in the Midlands ensuring that they were aware of the social, religious and cultural opportunities available.

## Religious & Educational Services:

Every event in the Jewish Calendar was marked with a communal activity. 250 Rosh Hashona boxes complete with honey cake and apple and honey and 250 Chanukah kits. 250 Purim Kits and 250 Passover kits with all the items needed to celebrate the festival were delivered by our wonderful team of volunteers to people throughout the area. In partnership with Merkos L'inyonei Chinuch we were able to secure the services of Rabbinic Interns who visited families across the region in the Summer of 2024 and Spring of 2025.

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

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.



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.



### Cultural Activities

We expanded the work of the Solihull Jewish Women's Circle which organises a range of educational, social and fun activities for women of all ages. These sessions include crafts activities, cookery and food demonstrations, women speakers, book club and poetry circle, relationship and parenting advice and healthy-living sessions to promote healthier lifestyles, better parenting skills and improve family relationships.

The activities allow women to hear from others with similar social and cultural difficulties about how to successfully integrate in the workplace and build their confidence in their relationships outside their communities. The sessions provide an opportunity for local women to showcase their talents and grow in leadership roles.

We have also organised a number of weekends for youth from around the region which were extremely well received.

We have continued to expand our library where people can relax and read or borrow books to take home.



Our volunteers regularly visit elderly and isolated people bringing cheer into their lives, supporting them by helping them with shopping and signposting them to the relevant organisations who can support their particular needs.

**Summary of our achievements:**

We have continued forging relationships with other charities voluntary groups in the area.

We have expanded the activities of the Solihull Jewish Women’s Circle and established the Chabad of Solihull Library.

We have started to attract donations from members of the public to support our work and have registered with the Fund Raising Regulator to ensure that we follow best practice.

**Plans for the future:**

Further expand the activities of the Jewish Women’s Circle to provide social and educational opportunities for women of all ages.

Enhance our activities with children and young people. Launch youth activities including summer holiday activities.

Raise sufficient funds to allow us to begin to implement our objective of reducing social exclusion.

Enhance the opportunity for people in the area to experience the religious and cultural heritage of Judaism.



*The financial summary of the last financial year ended 31st May 2025 is attached.*

**Approval:**

This report was approved by the Trustees on \_\_\_\_\_ and signed on their behalf.

Rabbi Yehuda Pink - Trustee

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CHABAD LUBAVITCH OF SOLIHULL

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INDEPENDENT EXAMINER'S REPORT  
FOR THE YEAR ENDED 31 MAY 2025

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**Independent Examiner's Report to the Trustees of Chabad Lubavitch of Solihull ('the Charity')**

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 May 2025.

**Responsibilities and Basis of Report**

As the Trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent Examiner's Statement**

Your attention is drawn to the fact that the Charity has prepared the accounts in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no 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 Charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other 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.

Signed:



Dated: 11 March 2026

Daniel Wolffe FCCA

34 Braydon Road  
London  
N16 6QB

**CHABAD LUBAVITCH OF SOLIHULL**

**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MAY 2025**

	Note	Unrestricted funds 2025 £	Total funds 2025 £	<i>Total funds 2024 £</i>
<b>Income from:</b>				
Donations and legacies	3	14,150	14,150	26,330
Charitable activities	4	23,443	23,443	17,116
<b>Total income</b>		<b>37,593</b>	<b>37,593</b>	43,446
<b>Expenditure on:</b>				
Charitable activities	5	26,148	26,148	22,204
Other expenditure	6	10,201	10,201	6,161
<b>Total expenditure</b>		<b>36,349</b>	<b>36,349</b>	28,365
<b>Net movement in funds</b>		<b>1,244</b>	<b>1,244</b>	15,081
<b>Reconciliation of funds:</b>				
Total funds brought forward		22,838	22,838	7,757
Net movement in funds		1,244	1,244	15,081
<b>Total funds carried forward</b>		<b>24,082</b>	<b>24,082</b>	22,838

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 13 to 19 form part of these financial statements.

**CHABAD LUBAVITCH OF SOLIHULL**

**BALANCE SHEET  
AS AT 31 MAY 2025**

	Note	2025 £	2024 £
<b>Fixed assets</b>			
Tangible assets	8	619	-
		619	-
<b>Current assets</b>			
Cash at bank and in hand		23,863	23,238
		23,863	23,238
<b>Current liabilities</b>			
Creditors: amounts falling due within one year	9	(400)	(400)
		(400)	(400)
<b>Net current assets</b>		<b>23,463</b>	<b>22,838</b>
<b>Total assets less current liabilities</b>		<b>24,082</b>	<b>22,838</b>
<b>Net assets excluding pension asset</b>		<b>24,082</b>	<b>22,838</b>
<b>Total net assets</b>		<b>24,082</b>	<b>22,838</b>
<b>Charity funds</b>			
Restricted funds		-	-
Unrestricted funds		24,082	22,838
<b>Total funds</b>		<b>24,082</b>	<b>22,838</b>

The financial statements were approved and authorised for issue by the Trustees on 11 March 2026 and signed on their behalf by:



**Yehuda Pink**  
Trustee

The notes on pages 7 to 13 form part of these financial statements.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MAY 2025**

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**1. General information**

This charity was established to advance the Jewish religion, to relieve financial hardship, isolation, sickness and poor health amongst elderly people, to promote social inclusion and to advance in life and help young people through the provision of recreational and leisure time activities.

**2. Accounting policies**

**2.1 Basis of preparation of financial statements**

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Chabad Lubavitch of Solihull meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

**2.2 Income**

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

**2.3 Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MAY 2025

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**2. Accounting policies (continued)**

**2.4 Tangible fixed assets and depreciation**

Tangible fixed assets costing £NIL or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following basis:

Office equipment	-	20%
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**2.5 Cash at bank and in hand**

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**2.6 Liabilities and provisions**

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

**2.7 Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

**CHABAD LUBAVITCH OF SOLIHULL**

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MAY 2025**

**3. Income from donations and legacies**

	<b>Unrestricted funds 2025 £</b>	<b>Total funds 2025 £</b>
Donations	14,150	<b>14,150</b>
<i>Unrestricted funds 2024 £</i>		
Donations	25,830	25,830
Grants	500	500
	26,330	26,330

**4. Income from charitable activities**

	<b>Unrestricted funds 2025 £</b>	<b>Total funds 2025 £</b>
Lecture Fees	7,968	<b>7,968</b>
Sale of Judaica	10,449	<b>10,449</b>
Charitable Activities	3,114	<b>3,114</b>
Other Income	1,912	<b>1,912</b>
	23,443	<b>23,443</b>

**CHABAD LUBAVITCH OF SOLIHULL**

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MAY 2025**

**4. Income from charitable activities (continued)**

	<i>Unrestricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Lecture Fees	2,477	2,477
Sale of Judaica	11,612	11,612
Sale of Matzos	1,200	1,200
Checking of Mezuzahs and Tefillin	1,827	1,827
	17,116	17,116
	17,116	17,116

**5. Analysis of expenditure on charitable activities**

**Summary by fund type**

	<b>Unrestricted funds 2025 £</b>	<b>Total 2025 £</b>
Donations Paid	6,700	<b>6,700</b>
Lectures and Educational Activities	19,448	<b>19,448</b>
	26,148	<b>26,148</b>
	26,148	<b>26,148</b>

	<i>Unrestricted funds 2024 £</i>	<i>Total 2024 £</i>
Purchase of Mezuzahs and Tefillin	1,430	1,430
Purchase of Matzos	2,650	2,650
Lectures and Educational Activities	18,124	18,124
	22,204	22,204
	22,204	22,204

**CHABAD LUBAVITCH OF SOLIHULL**

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MAY 2025**

**6. Other expenditure**

	<b>Unrestricted funds 2025 £</b>	<b>Total funds 2025 £</b>
Accountancy Fees	450	<b>450</b>
Miscellaneous Expenses	5,940	<b>5,940</b>
Repairs and Maintenance	1,617	<b>1,617</b>
Insurance	377	<b>377</b>
Travel Expenses	1,662	<b>1,662</b>
Depreciation of Furniture	155	<b>155</b>
	<b>10,201</b>	<b>10,201</b>
	<b>10,201</b>	<b>10,201</b>
	<i>Unrestricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Accountancy Fees	528	528
Secretarial Fees	1,250	1,250
Miscellaneous Expenses	4,383	4,383
	<b>6,161</b>	<b>6,161</b>
	<b>6,161</b>	<b>6,161</b>

**7. Trustees' remuneration and expenses**

During the year, no Trustees received any remuneration or other benefits (2024 - £NIL).

During the year ended 31 May 2025, no Trustee expenses have been incurred (2024 - £NIL).

**CHABAD LUBAVITCH OF SOLIHULL**

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MAY 2025**

**8. Tangible fixed assets**

	<b>Office equipment £</b>
<b>Cost or valuation</b>	
At 1 June 2024	774
At 31 May 2025	774
<b>Depreciation</b>	
Charge for the year	155
At 31 May 2025	155
<b>Net book value</b>	
At 31 May 2025	619
At 31 May 2024	774

**9. Creditors: Amounts falling due within one year**

	<b>2025 £</b>	<b>2024 £</b>
Accruals and deferred income	400	400

**10. Summary of funds**

**Summary of funds - current year**

	<b>Balance at 1 June 2024 £</b>	<b>Income £</b>	<b>Expenditure £</b>	<b>Balance at 31 May 2025 £</b>
General funds	22,838	37,593	(36,349)	24,082

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**CHABAD LUBAVITCH OF SOLIHULL**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MAY 2025**

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**10. Summary of funds (continued)**

**Summary of funds - prior year**

	<i>Balance at 1 May 2023</i>	<i>Income</i>	<i>Expenditure</i>	<i>Balance at 31 May 2024</i>
	£	£	£	£
General funds	7,757	43,445	(28,365)	22,837

**11. Related party transactions**

The Charity has not entered into any related party transaction during the year, nor are there any outstanding balances owing between related parties and the Charity at 31 May 2025.

**CHABAD LUBAVITCH OF SOLIHULL**

England & Wales - Charity number 1195456

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# Accounts

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# Chabad Lubavitch of Solihull Trustee's Annual Report and Unaudited Accounts For the year ended 31st May 2024



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**Chabad Lubavitch of Solihull**  
**7 Granby Close**  
**Solihull**  
**B92 7DP**  
**0121 706 8736**

**TRUSTEES:**

Rabbi Jonathan Chaim Golomb (Chair)  
Mrs Rivka Cheruff  
Rabbi Yehuda Pink

**BANKERS:**

The Co-Operative Bank PLC  
P.O. Box 250, Skelmersdale, WN8 6WT

**ACCOUNTANTS:**

Wolffe Accountancy Services Ltd  
34 Braydon Road, London, N16 6QB

Registered with



FUNDRAISING  
REGULATOR

**Trustees:**

The Trustees named on page three 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:**

Chabad Lubavitch of Solihull was registered with the Charity Commission on 10th August 2021 under registration number 1195456. The constitution was last updated and modified on 8th August 2021.

**Constitution, objectives, policies and public benefit:**

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

(a) To advance the Jewish religion for the benefit of the public through the holding of prayer meetings, lectures public celebration of religious festivals, producing and/or distributing literature on Judaism to enlighten others about the Jewish religion.

(b) To promote social inclusion for the public benefit by preventing people from becoming socially excluded, relieving the needs of those people who are socially excluded and assisting them to integrate into society. For the purpose of this clause 'socially excluded' means being excluded from society, or part of society, as a result of being a member of a socially and economically deprived community.

(c) To relieve financial hardship, isolation sickness and poor health amongst elderly people.

(d) To advance in life and help young people through:

The provision of recreational and leisure time activities provided in the interest of social welfare, designed to improve their conditions of life. Providing support and activities which develop their skills, capacities and capabilities to enable them to participate in society as mature and responsible individuals.

We have an open door policy for all our activities welcoming anyone who wishes to participate. 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 activities, donations and grants received from charitable trusts.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

**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.

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 Trustees, 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. No complaints were received about the nature of fundraising carried out on behalf of the 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 Trustees meet regularly to discuss any relevant matters and are responsible for all decisions taken in relation to the running of and activities provided by the charity.

**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 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 Rabbi Yehuda Pink to act as Senior Safeguarding Officer for both children and vulnerable adults.

All new 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 at the charities offices .

## **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) Observe the methods and principles of the Charities SORP (FRS 102);
- (c) Make judgments and estimates that are reasonable and prudent.
- (d) Prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue in business.
- (e) State whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements; Prepare the financial statements in accordance with all applicable financial reporting standards, statements of standard accounting practice and charity statements of recommended practice.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

## **Review of Activities:**

We have focused on a number of areas. Activities for women carried out under the umbrella of the Solihull Jewish Women's Circle, general outreach to identify people in our area who may benefit from our programmes and work with young people. We were the recipient of a grant from Merkos 302 that provided us with the donation of a variety of books to start a library this has been supplemented by books that we have purchased over the past year.

## **Change of Financial Year End:**

Our financial year end was 9th May which was the date that the charity was established and registered with the Charity Commission. This has now been changed to 31st May.

## **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). Our turnover has increased from £33961 in 2023 to £43,446 in 2024 and we expect this to increase again in the coming year as we continue to expand our activities. We made a surplus for the year of £15,081 (2023 £2,340)

The increase was primarily due to a 34% increase in donations, as we become more established our work is impacting more people which has led to the uptick in donations. The intention of the Trustees is to build up a small reserve so that any project that we carry out will be able to continue even if the original source of funding such as a grant is no longer available. We have achieved that aim and will monitor the level of the reserves to ensure that as our activities expand the level of our reserves we hold increases accordingly to ensure that we will continue to hold a balance of 50% of annual expenditure.

Our income is generated from donations, grants and fundraising activities such as the sale of Judaica or lectures about Jewish heritage and culture. The intention of the Trustees is to focus on applying from grants next year to allow us to further expand our work.

## Area of Operation:

We are often called upon to provide support to people and in particular 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.

## Review of Activities



## Community Cohesion

We have worked closely with Solihull & District Hebrew Congregation to provide support for elderly and vulnerable people in the area and look forward to building on this relationship in the coming year.

Rabbi Pink is a member of a number of local organisations and is constantly looking for ways to build bridges with other local organisations.

We printed a calendar containing information about all our activities which was distributed to over 1000 people in the Midlands ensuring that they were aware of the social, religious and cultural opportunities available.

## Religious & Educational Services:

Every event in the Jewish Calendar was marked with a communal activity. 250 Rosh Hashona boxes complete with honey cake and apple and honey and 250 Chanukah kits. 250 Purim Kits and 250 Passover kits with all the items needed to celebrate the festival were delivered by our wonderful team of volunteers to people throughout the area. In partnership with Merkos L'inyonei Chinuch we were able to secure the services of two Rabbinic Interns who visited families across the region.

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

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.



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.



**Cultural Activities**

We expanded the work of the Solihull Jewish Women’s Circle which organises a range of educational, social and fun activities for women of all ages. These sessions include crafts activities, cookery and food demonstrations, women speakers, book club and poetry circle, relationship and parenting advice and healthy-living sessions to promote healthier lifestyles, better parenting skills and improve family relationships.

The activities allow women to hear from others with similar social and cultural difficulties about how to successfully integrate in the workplace and build their confidence in their relationships outside their communities. The sessions provide an opportunity for local women to showcase their talents and grow in leadership roles.

We have also organised a number of weekends for youth from around the region which were extremely well received.

We have established a library where people can relax and read or borrow books to take home. This was made possible by a generous grant of books by Merkos 302 which were added to by books that have been donated or that we have purchased.



Our volunteers regularly visit elderly and isolated people bringing cheer into their lives, supporting them by helping them with shopping and signposting them to the relevant organisations who can support their particular needs.

**Summary of our achievements:**

We have continued forging relationships with other charities voluntary groups in the area.

We have expanded the activities of the Solihull Jewish Women’s Circle and established the Chabad of Solihull Library.

We have started to attract donations from members of the public to support our work and have registered with the Fund Raising Regulator to ensure that we follow best practice.

**Plans for the future:**

Further expand the activities of the Jewish Women’s Circle to provide social and educational opportunities for women of all ages.

Enhance our activities with children and young people. Launch youth activities including summer holiday activities.

Raise sufficient funds to allow us to begin to implement our objective of reducing social exclusion.

Enhance the opportunity for people in the area to experience the religious and cultural heritage of Judaism.



*The financial summary of the last financial year ended 31st May 2024 is attached.*

**Approval:**

This report was approved by the Trustees on 17th February 2025 and signed on their behalf.

Rabbi Yehuda Pink - Trustee

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**CHABAD LUBAVITCH OF SOLIHULL**

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**UNAUDITED ACCOUNTS FOR THE PERIOD ENDED**

**31 MAY 2024**

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## CHABAD LUBAVITCH OF SOLIHULL

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### INDEPENDENT EXAMINER'S REPORT FOR THE PERIOD ENDED 31 MAY 2024

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#### Independent Examiner's Report to the Trustees of Chabad Lubavitch of Solihull ('the Charity')

I report to the charity Trustees on my examination of the accounts of the Charity for the period ended 31 May 2024.

#### Responsibilities and Basis of Report

As the Trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

#### Independent Examiner's Statement

Your attention is drawn to the fact that the Charity has prepared the accounts in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no 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 Charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other 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.

Signed:

  
DM Wolffe (Feb 17, 2025 17:45 GMT)

Dated: 17 February 2025

Daniel Wolffe FCCA

34 Braydon Road  
London  
N16 6QB

**CHABAD LUBAVITCH OF SOLIHULL**

**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE PERIOD ENDED 31 MAY 2024**

	Note	Unrestricted funds 2024 £	Total funds 2024 £	<i>Total funds 2023 £</i>
<b>Income from:</b>				
Donations and legacies	3	26,330	26,330	19,528
Charitable activities	4	17,116	17,116	14,433
<b>Total income</b>		<b>43,446</b>	<b>43,446</b>	<b>33,961</b>
<b>Expenditure on:</b>				
Charitable activities	5	22,204	22,204	27,450
Other expenditure	6	6,161	6,161	4,171
<b>Total expenditure</b>		<b>28,365</b>	<b>28,365</b>	<b>31,621</b>
<b>Net movement in funds</b>		<b>15,081</b>	<b>15,081</b>	<b>2,340</b>
<b>Reconciliation of funds:</b>				
Total funds brought forward		7,757	7,757	5,417
Net movement in funds		15,081	15,081	2,340
<b>Total funds carried forward</b>		<b>22,838</b>	<b>22,838</b>	<b>7,757</b>

The Statement of Financial Activities includes all gains and losses recognised in the period.

The notes on pages 15 to 20 form part of these financial statements.

**CHABAD LUBAVITCH OF SOLIHULL**

**BALANCE SHEET  
AS AT 31 MAY 2024**

	Note	31 May 2024 £	9 May 2023 £
<b>Fixed assets</b>		-	-
<b>Current assets</b>			
Cash at bank and in hand		23,237	8,057
		<u>23,237</u>	<u>8,057</u>
Creditors: amounts falling due within one year	8	(400)	(300)
<b>Net current assets</b>		<u>22,837</u>	<u>7,757</u>
<b>Total assets less current liabilities</b>		<u>22,837</u>	<u>7,757</u>
<b>Net assets excluding pension asset</b>		<u>22,837</u>	<u>7,757</u>
<b>Total net assets</b>		<u><u>22,837</u></u>	<u><u>7,757</u></u>
<b>Charity funds</b>			
Restricted funds		-	-
Unrestricted funds		22,837	7,757
<b>Total funds</b>		<u><u>22,837</u></u>	<u><u>7,757</u></u>

The financial statements were approved and authorised for issue by the Trustees on 17 February 2025 and signed on their behalf by:



**Yehuda Pink**  
Trustee

The notes on pages 15 to 20 form part of these financial statements.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 MAY 2024**

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**1. General information**

This charity was established to advance the Jewish religion, to relieve financial hardship, isolation, sickness and poor health amongst elderly people, to promote social inclusion and to advance in life and help young people through the provision of recreational and leisure time activities.

**2. Accounting policies**

**2.1 Basis of preparation of financial statements**

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Chabad Lubavitch of Solihull meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

**2.2 Income**

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

**2.3 Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

**2.4 Cash at bank and in hand**

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

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**CHABAD LUBAVITCH OF SOLIHULL**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 MAY 2024**

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**2. Accounting policies (continued)**

**2.5 Liabilities and provisions**

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

**2.6 Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

**3. Income from donations and legacies**

	<b>Unrestricted funds 2024 £</b>	<b>Total funds 2024 £</b>
Donations	25,830	<b>25,830</b>
Grants	500	<b>500</b>
	<hr/> <b>26,330</b> <hr/>	<hr/> <b>26,330</b> <hr/>
	<i>Unrestricted funds 2023 £</i>	<i>Total funds 2023 £</i>
Donations	9,708	9,708
Grants	9,820	9,820
	<hr/> <b>19,528</b> <hr/>	<hr/> <b>19,528</b> <hr/>

**CHABAD LUBAVITCH OF SOLIHULL**

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 MAY 2024**

**4. Income from charitable activities**

	<b>Unrestricted funds 2024 £</b>	<b>Total funds 2024 £</b>
Sale of Mezuzahs and Tefillin	-	-
Lecture Fees	2,477	<b>2,477</b>
Checking of Mezuzahs and Tefillin	1,827	<b>1,827</b>
Sale of Judaica	11,612	<b>11,612</b>
Sale of Matzos	1,200	<b>1,200</b>
	<b>17,116</b>	<b>17,116</b>
	<b>17,116</b>	<b>17,116</b>
	<i>Unrestricted funds 2023 £</i>	<i>Total funds 2023 £</i>
Sale of Mezuzahs and Tefillin	10,220	10,220
Lecture Fees	3,019	3,019
Checking of Mezuzahs and Tefillin	1,194	1,194
	<b>14,433</b>	<b>14,433</b>
	<b>14,433</b>	<b>14,433</b>

**5. Analysis of expenditure on charitable activities**

**Summary by fund type**

	<b>Unrestricted funds 2024 £</b>	<b>Total 2024 £</b>
Donations Paid	1,430	<b>1,430</b>
Purchase of Matzos	2,650	<b>2,650</b>
Lectures and Educational Activities	9,908	<b>9,908</b>
Purchase of Judaica	8,216	<b>8,216</b>
	<b>22,204</b>	<b>22,204</b>
	<b>22,204</b>	<b>22,204</b>

**CHABAD LUBAVITCH OF SOLIHULL**

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 MAY 2024**

**5. Analysis of expenditure on charitable activities (continued)**

**Summary by fund type (continued)**

	<i>Unrestricted funds 2023 £</i>	<i>Total 2023 £</i>
Purchase of Mezuzahs and Tefillin	18,962	18,962
Purchase of Matzos	2,980	2,980
Lectures and Educational Activities	5,508	5,508
	27,450	27,450
	27,450	27,450

**6. Other expenditure**

	<b>Unrestricted funds 2024 £</b>	<b>Total funds 2024 £</b>
Accountancy Fees	528	<b>528</b>
Secretarial Fees	1,250	<b>1,250</b>
Miscellaneous Expenses	4,383	<b>4,383</b>
	6,161	<b>6,161</b>
	6,161	<b>6,161</b>

	<i>Unrestricted funds 2023 £</i>	<i>Total funds 2023 £</i>
Accountancy Fees	300	300
Bank Charges	32	32
Secretarial Fees	2,058	2,058
Advertising	500	500
Miscellaneous Expenses	1,281	1,281
	4,171	4,171
	4,171	4,171

**CHABAD LUBAVITCH OF SOLIHULL**

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 MAY 2024**

**7. Trustees' remuneration and expenses**

During the period, no Trustees received any remuneration or other benefits (2023 - £NIL).

During the period ended 31 May 2024, no Trustee expenses have been incurred (2023 - £NIL).

**8. Creditors: Amounts falling due within one year**

	<b>31 May 2024</b>	<b>9 May 2023</b>
	£	£
Accruals and deferred income	<b>400</b>	<b>300</b>
	<u>400</u>	<u>300</u>

**9. Summary of funds**

**Summary of funds - current period**

	<b>Balance at 10 May 2023</b>	<b>Income</b>	<b>Expenditure</b>	<b>Balance at 31 May 2024</b>
	£	£	£	£
General funds	<b>7,757</b>	<b>43,445</b>	<b>(28,365)</b>	<b>22,837</b>
	<u>7,757</u>	<u>43,445</u>	<u>(28,365)</u>	<u>22,837</u>

**Summary of funds - prior period**

	<b>Balance at 1 May 2022</b>	<b>Income</b>	<b>Expenditure</b>	<b>Balance at 9 May 2023</b>
	£	£	£	£
General funds	<b>5,417</b>	<b>33,961</b>	<b>(31,621)</b>	<b>7,757</b>
	<u>5,417</u>	<u>33,961</u>	<u>(31,621)</u>	<u>7,757</u>

**10. Analysis of net assets between funds**

**Analysis of net assets between funds - current period**

	<b>Unrestricted funds 31 May 2024</b>	<b>Total funds 31 May 2024</b>
	£	£
Current assets	<b>23,237</b>	<b>23,237</b>
Creditors due within one year	<b>(400)</b>	<b>(400)</b>
<b>Total</b>	<u><b>22,837</b></u>	<u><b>22,837</b></u>

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CHABAD LUBAVITCH OF SOLIHULL

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NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 MAY 2024

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10. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior period

	<i>Unrestricted funds 9 May 2023 £</i>	<i>Total funds 9 May 2023 £</i>
Current assets	8,057	8,057
Creditors due within one year	(300)	(300)
<b>Total</b>	<u>7,757</u>	<u>7,757</u>

11. Related party transactions

The Charity has not entered into any related party transaction during the period, nor are there any outstanding balances owing between related parties and the Charity at 31 May 2024.







# Chabad Solihull Annual Report & Accounts 2023-24

Final Audit Report

2025-02-17

Created:	2025-02-17
By:	Yehuda Pink (rabbipink@gmail.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAAYJ7FO391tvsu6lQURLv02Yc40IyaLm0A

## "Chabad Solihull Annual Report & Accounts 2023-24" History

-  Document created by Yehuda Pink (rabbipink@gmail.com)  
2025-02-17 - 5:38:50 PM GMT
-  Document emailed to D Wolffe (info@wolffeaccountancy.co.uk) for signature  
2025-02-17 - 5:38:57 PM GMT
-  Email viewed by D Wolffe (info@wolffeaccountancy.co.uk)  
2025-02-17 - 5:41:38 PM GMT
-  Signer D Wolffe (info@wolffeaccountancy.co.uk) entered name at signing as DM Wolffe  
2025-02-17 - 5:45:13 PM GMT
-  Document e-signed by DM Wolffe (info@wolffeaccountancy.co.uk)  
Signature Date: 2025-02-17 - 5:45:15 PM GMT - Time Source: server
-  Agreement completed.  
2025-02-17 - 5:45:15 PM GMT

**CHABAD LUBAVITCH OF SOLIHULL**

England & Wales - Charity number 1195456

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# Accounts

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# Chabad Lubavitch of Solihull Trustee's Annual Report and Unaudited Accounts For the year ended 9th May 2023



## Contents

Reference and administrative details of the Charity, its Trustees and advisers

Trustees' report

Independent examiner's report

Statement of financial activities

Balance sheet

Notes to the financial statements

# Chabad Lubavitch of Solihull Registered Charity No. 1195456

**Chabad Lubavitch of Solihull**  
**7 Granby Close**  
**Solihull**  
**B92 7DP**  
**0121 706 8736**

## **TRUSTEES:**

Rabbi Y C Golomb  
Mrs R Cheruff  
Rabbi Y Pink

## **BANKERS:**

The Co-Operative Bank PLC  
P.O. Box 250, Skelmersdale, WN8 6WT

## **ACCOUNTANTS:**

Wolffe Accountancy Services Ltd  
34 Braydon Road, London, N16 6QB

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.

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## **Description of Organisation:**

Chabad Lubavitch of Solihull was registered with the Charity Commission on 10th August 2021 under registration number 1195456. The constitution was last updated and modified on 8th August 2021.

## **Constitution, objectives, policies and public benefit:**

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

(a) To advance the Jewish religion for the benefit of the public through the holding of prayer meetings, lectures public celebration of religious festivals, producing and/or distributing literature on Judaism to enlighten others about the Jewish religion.

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(d) To advance in life and help young people through:

The provision of recreational and leisure time activities provided in the interest of social welfare,

designed to improve their conditions of life. Providing support and activities which develop their skills, capacities and capabilities to enable them to participate in society as mature and responsible individuals.

We have an open door policy for all our activities welcoming anyone who wishes to participate. 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 activities, donations and grants received from charitable trusts.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

### **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.

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 charity's fundraising is primarily carried out by the Trustees, 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. No complaints were received about the nature of fundraising carried out on behalf of the 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 Trustees meet regularly to discuss any relevant matters and are responsible for all decisions taken in relation to the running of and activities provided by the charity.

### **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 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 Rabbi Yehuda Pink to act as Senior Safeguarding Officer for both children and vulnerable adults.

All new 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 at the charities offices .

### **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) Observe the methods and principles of the Charities SORP (FRS 102);
- (c) Make judgments and estimates that are reasonable and prudent.
- (d) Prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue in business.
- (e) Prepare the financial statements in accordance with all applicable financial reporting standards, statements of standard accounting practice and charity statements of recommended practice.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

### **Review of Activities:**

We have focussed on a number of areas. The establishment of the Solihull Jewish Womens Circle,

### **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). We made a surplus for the year of £ . The intention of the Trustees is to build up a small reserve so that any project that we carry put will be able to continue even if the original source of funding such as a grant is no longer available.

Our income is generated from donations, grants and fundraising activities such as the sale of Judaica or lectures about Jewish heritage and culture. The intention of the Trustees is to focus on applying for grants to allow us to expand our work. We are grateful to the National Lottery for granting us to help establish the Solihull Jewish Womens Circle.

## Area of Operation:

We are often called upon to provide support to people and in particular 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.

## Review of Activities

### Community Cohesion

We have worked closely with Solihull & District Hebrew Congregation to provide support for elderly and vulnerable people in the area and look forward to building on this relationship in the coming year.

Rabbi Pink is a member of a number of local organisations and is constantly looking for ways to build bridges with other local organisations.

### Religious & Educational Services:

Every event in the Jewish Calendar was marked with a communal activity. 250 Rosh Hashona boxes complete with honey cake and apple and honey and 250 chanukah kits. 250 Purim Kits and 250 Passover kits with all the items needed to celebrate the festival were delivered by our wonderful team of volunteers to people throughout the

area. In partnership with Merkos L'inyonei Chinuch we were able to secure the services of two Rabbinic Interns who visited families across the region.

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

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.

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.

## Cultural Activities

This year we founded the Solihull Jewish Women's Circle which organises a range of educational, social and fun activities for women of all ages. These sessions include crafts activities, cookery and food demonstrations, women speakers, book club and poetry circle, relationship and parenting advice and healthy-living sessions to



promote healthier lifestyles, better parenting skills and improve family relationships.

The activities allow women to hear from others with similar social and cultural difficulties about how to successfully integrate in the workplace and build their confidence in their relationships outside their communities. The sessions provide an opportunity for local women to showcase their talents and grow in leadership roles.

**Summary of our achievements:**

We have continued forging relationships with other charities voluntary groups in the area.

We established the Solihull Jewish Women's Circle.

We have started to attract donations from members of the public to support our work and have registered with the Fund Raising Regulator to ensure that we follow best practice.

**Plans for the future:**

Expand the activities of the Jewish Womens Circle to provide social and educational opportunities for women of all ages.

Raise sufficient funds to allow us to begin to implement our objective of reducing social exclusion.

Enhance the opportunity for people in the area to experience the religious and cultural heritage of Judaism.

Launch youth activities including summer holiday activities.

*The financial summary of the last financial year ended 9th May 2022 is attached.*

**Approval:**

This report was approved by the Trustees on 18th February 2024 and signed on their behalf.



Rabbi Yehuda Pink - Trustee

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**CHABAD LUBAVITCH OF SOLIHULL**

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**INDEPENDENT EXAMINER'S REPORT  
FOR THE YEAR ENDED 9 MAY 2023**

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**Independent Examiner's Report to the Trustees of Chabad Lubavitch of Solihull ('the Charity')**

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 9 May 2023.

**Responsibilities and Basis of Report**

As the Trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent Examiner's Statement**

Your attention is drawn to the fact that the Charity has prepared the accounts in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no 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 Charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other 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.

Signed:

Dated: 8 November 2023

Daniel Wolffe FCCA

34 Braydon Road  
London  
N16 6QB

**CHABAD LUBAVITCH OF SOLIHULL**

**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 9 MAY 2023**

	Note	Unrestricted funds  9 May 2023 £	Total funds  9 May 2023 £	<i>Total funds Period ended 9 May 2022 £</i>
<b>Income from:</b>				
Donations and legacies	3	19,528	19,528	2,895
Charitable activities	4	14,433	14,433	4,902
<b>Total income</b>		<b>33,961</b>	<b>33,961</b>	<b>7,797</b>
<b>Expenditure on:</b>				
Charitable activities	6	27,450	27,450	2,230
Other expenditure	7	4,171	4,171	150
<b>Total expenditure</b>		<b>31,621</b>	<b>31,621</b>	<b>2,380</b>
<b>Net movement in funds</b>		<b>2,340</b>	<b>2,340</b>	<b>5,417</b>
<b>Reconciliation of funds:</b>				
Total funds brought forward		5,417	5,417	-
Net movement in funds		2,340	2,340	5,417
<b>Total funds carried forward</b>		<b>7,757</b>	<b>7,757</b>	<b>5,417</b>

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 11 to 16 form part of these financial statements.

**CHABAD LUBAVITCH OF SOLIHULL**

**BALANCE SHEET  
AS AT 9 MAY 2023**

	Note	2023 £	2022 £
<b>Fixed assets</b>		-	-
<b>Current assets</b>			
Cash at bank and in hand		8,057	5,567
		<u>8,057</u>	<u>5,567</u>
Creditors: amounts falling due within one year	8	(300)	(150)
<b>Net current assets</b>		<u>7,757</u>	5,417
<b>Total assets less current liabilities</b>		<u>7,757</u>	<u>5,417</u>
<b>Net assets excluding pension asset</b>		<u>7,757</u>	<u>5,417</u>
<b>Total net assets</b>		<u><u>7,757</u></u>	<u><u>5,417</u></u>
<b>Charity funds</b>			
Restricted funds		-	-
Unrestricted funds		7,757	5,417
<b>Total funds</b>		<u><u>7,757</u></u>	<u><u>5,417</u></u>

The financial statements were approved and authorised for issue by the Trustees on 08 November 2023 and signed on their behalf by:

**Yehuda Pink**  
Trustee

The notes on pages 11 to 16 form part of these financial statements.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 9 MAY 2023**

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**1. General information**

This charity was established to advance the Jewish religion, to relieve financial hardship, isolation, sickness and poor health amongst elderly people, to promote social inclusion and to advance in life and help young people through the provision of recreational and leisure time activities.

**2. Accounting policies**

**2.1 Basis of preparation of financial statements**

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Chabad Lubavitch of Solihull meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

**2.2 Income**

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

**2.3 Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

**2.4 Cash at bank and in hand**

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**2.5 Liabilities and provisions**

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

**CHABAD LUBAVITCH OF SOLIHULL**

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 9 MAY 2023**

**2. Accounting policies (continued)**

**2.6 Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

**3. Income from donations and legacies**

	<b>Unrestricted funds</b>	<b>Total funds</b>
	<b>9 May 2023</b>	<b>9 May 2023</b>
	£	£
Donations	9,708	<b>9,708</b>
Grants	9,820	<b>9,820</b>
	19,528	<b>19,528</b>
	19,528	<b>19,528</b>

	<i>Unrestricted funds</i>	<i>Total funds</i>
	<i>Period ended 9 May 2022</i>	<i>Period ended 9 May 2022</i>
	£	£
Donations	2,895	2,895
	2,895	2,895
	2,895	2,895

**4. Income from charitable activities**

	<b>Unrestricted funds</b>	<b>Total funds</b>
	<b>9 May 2023</b>	<b>9 May 2023</b>
	£	£
Sale of Judaica	10,220	<b>10,220</b>
Lecture Fees	3,019	<b>3,019</b>
Checking of Mezuzahs and Tefillin	1,194	<b>1,194</b>
	14,433	<b>14,433</b>
	14,433	<b>14,433</b>

**CHABAD LUBAVITCH OF SOLIHULL**

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 9 MAY 2023**

**4. Income from charitable activities (continued)**

	<i>Unrestricted funds Period ended 9 May 2022 £</i>	<i>Total funds Period ended 9 May 2022 £</i>
Sale of Judaica	3,552	3,552
Lecture Fees	1,099	1,099
Checking of Mezuzahs and Tefillin	251	251
	4,902	4,902
	4,902	4,902

**5. Analysis of grants**

	<b>Grants to Institutions  9 May 2023 £</b>	<b>Total funds  9 May 2023 £</b>	<i>Total funds Period ended 9 May 2022 £</i>
Donations	1,560	1,560	-
	1,560	1,560	-
	1,560	1,560	-

**6. Analysis of expenditure on charitable activities**

**Summary by fund type**

	<b>Unrestricted funds  9 May 2023 £</b>	<b>Total  9 May 2023 £</b>
Purchase of Judaica	18,962	18,962
Purchase of Matzos	2,980	2,980
Lectures and Educational Activities	5,508	5,508
	27,450	27,450
	27,450	27,450

**CHABAD LUBAVITCH OF SOLIHULL**

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 9 MAY 2023**

**6. Analysis of expenditure on charitable activities (continued)**

**Summary by fund type (continued)**

	<i>Unrestricted funds Period ended 9 May 2022 £</i>	<i>Total Period ended 9 May 2022 £</i>
Purchase of Judaica	1,820	1,820
Purchase of Matzos	410	410
	2,230	2,230
	2,230	2,230

**7. Other expenditure**

	<b>Unrestricted funds 9 May 2023 £</b>	<b>Total funds 9 May 2023 £</b>
Accountancy Fees	300	<b>300</b>
Bank Charges	32	<b>32</b>
Secretarial Fees	2,058	<b>2,058</b>
Advertising	500	<b>500</b>
Miscellaneous Expenses	1,281	<b>1,281</b>
	4,171	<b>4,171</b>
	4,171	<b>4,171</b>

	<i>Unrestricted funds Period ended 9 May 2022 £</i>	<i>Total funds Period ended 9 May 2022 £</i>
Accountancy Fees	150	150
	150	150

**CHABAD LUBAVITCH OF SOLIHULL**

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 9 MAY 2023**

**8. Creditors: Amounts falling due within one year**

	<b>2023</b>	<i>2022</i>
	£	£
Accruals and deferred income	<b>300</b>	<i>150</i>
	<u>300</u>	<u>150</u>

**9. Summary of funds**

**Summary of funds - current year**

	<b>Balance at 10 May 2022</b>	<b>Income</b>	<b>Expenditure</b>	<b>Balance at 9 May 2023</b>
	£	£	£	£
General funds	<b>5,417</b>	<b>33,961</b>	<b>(31,621)</b>	<b>7,757</b>
	<u>5,417</u>	<u>33,961</u>	<u>(31,621)</u>	<u>7,757</u>

**Summary of funds - prior year**

	<i>Income</i>	<i>Expenditure</i>	<i>Balance at 9 May 2022</i>
	£	£	£
General funds	<i>7,797</i>	<i>(2,380)</i>	<i>5,417</i>
	<u>7,797</u>	<u>(2,380)</u>	<u>5,417</u>

**10. Analysis of net assets between funds**

**Analysis of net assets between funds - current year**

	<b>Unrestricted funds 2023</b>	<b>Total funds 2023</b>
	£	£
Current assets	8,057	<b>8,057</b>
Creditors due within one year	(300)	<b>(300)</b>
<b>Total</b>	<u>7,757</u>	<u>7,757</u>

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CHABAD LUBAVITCH OF SOLIHULL

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NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 9 MAY 2023

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10. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

	<i>Unrestricted funds 2022 £</i>	<i>Total funds 2022 £</i>
Current assets	5,567	5,567
Creditors due within one year	(150)	(150)
<b>Total</b>	<u>5,417</u>	<u>5,417</u>

**CHABAD LUBAVITCH OF SOLIHULL**

England & Wales - Charity number 1195456

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# Accounts

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# Chabad Lubavitch of Solihull Trustee's Annual Report and Unaudited Accounts For the year ended 9th May 2022



# Chabad Lubavitch of Solihull Registered Charity No. 1195456

## **Chabad Lubavitch of Solihull**

**7 Granby Close**

**Solihull**

**B92 7DP**

**0121 706 8736**

### **TRUSTEES:**

Rabbi Y C Golomb

Mrs R Cheruff

Rabbi Y Pink

### **BANKERS:**

The Co-Operative Bank PLC

P.O. Box 250, Skelmersdale, WN8 6WT

### **ACCOUNTANTS:**

Wolffe Accountancy Services Ltd

34 Braydon Road



Registered with  
**FUNDRAISING  
REGULATOR**

### **Trustees:**

The Trustees named above 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:**

Chabad Lubavitch of Solihull was registered with the Charity Commission on 10th August 2021 under registration number 1195456. The constitution was last updated and modified on 8th August 2021.

### **Constitution, objectives, policies and public benefit:**

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

(a) To advance the Jewish religion for the benefit of the public through the holding of prayer meetings, lectures public celebration of religious festivals, producing and/or distributing literature on Judaism to enlighten others about the Jewish religion.

(b) To promote social inclusion for the public benefit by preventing people from becoming socially excluded, relieving the needs of those people who are socially excluded and assisting them to integrate into society. For the purpose of this clause 'socially excluded' means being excluded from society, or part of society, as a result of being a member of a socially and economically deprived community.

(c) To relieve financial hardship, isolation sickness and poor health amongst elderly people.

(d) To advance in life and help young people through:

The provision of recreational and leisure time activities provided in the interest of social welfare, designed to improve their conditions of life. Providing support and activities which develop their skills, capacities and capabilities to enable them to participate in society as mature and responsible individuals.

We have an open door policy for all our activities welcoming anyone who wishes to participate. 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 activities, donations and grants received from charitable trusts.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'

### **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.

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. They will be working towards achieving this target over the coming year.

### **Fund Raising**

The charities fundraising is primarily carried out by the Trustees, 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. No complaints were received about the nature of fundraising carried out on behalf of the 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 Trustees meet regularly to discuss any relevant matters and are responsible for all decisions taken in

relation to the running of and activities provided by the charity.

### **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 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 Rabbi Yehuda Pink to act as Senior Safeguarding Officer for both children and vulnerable adults.

All new 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 at the charities offices .

### **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 report covers our first few months as a registered charity from 10th August 2021 - 9th March 2022. Due to the havoc wreaked by COVID-19 it took a while until we were able to open a bank account which we weren't able to do until December 2021. As all our work is carried out by volunteers we were able to start operations on a small scale even prior to the bank account being opened.

### **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). We made a surplus for the year of £5417. The intention of the Trustees is to build up a small reserve so that any project that we carry out will be

able to continue even if the original source of funding such as a grant is no longer available.

Our income is generated primarily from donations. The intention of the Trustees is to focus on applying from grants to allow us to expand our work. We are particularly keen to secure funds to allow us to launch a Women's Circle which will provide support and activities for ladies. We are also seeking to begin providing youth activities.

### **Area of Operation:**

We are often called upon to provide support to people and in particular 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.

### **Review of Activities**

### **Community Cohesion**

We have worked closely with Solihull & District Hebrew Congregation to provide support for elderly and vulnerable people in the area and look forward to building on this relationship in the coming year.

Rabbi Pink is a member of a number of local organisations and is constantly looking for ways to build bridges with other local organisations.

### **Religious & Educational Services:**

Every event in the Jewish Calendar was marked with a communal activity. 150 Rosh Hashona boxes complete with honey cake and apple and honey and 150 chanukah kits with all the items needed to celebrate the festival were delivered by our wonderful team of volunteers to

A number of people have knowledge by setting up the rabbi. Rabbi Pink will who wishes to further their know that some people feel add to his already packed the lifeblood of every Rabbi fit in another learning

We have forged particularly Jewish Housing Association Linz, the chairman of BJHA

Our work would not be team of volunteers and we to our dedicated team of



wonderful team of volunteers to

also sought to improve their one to one study sessions with happily accommodate anyone knowledge of Judaism. We that they do not want to want to schedule but teaching Torah is and he will always find time to opportunity.

close ties with Birmingham and are very grateful to Phil for all his support.

possible without the help of our give our wholehearted thanks volunteers.

### **Summary of our achievements:**

As a new charity we have begun forging relationships with other charities voluntary groups in the area. We have started to attract donations from members of the public to support our work and have registered with

the Fund Raising Regulator to ensure that we follow best practice.

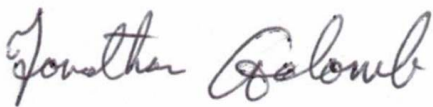
**Plans for the future:**

Launch a Jewish Womens Circle to provide social and educational opportunities for women of all ages.  
Raise sufficient funds to allow us to begin to implement our objective of reducing social exclusion.  
Enhance the opportunity for people in the area to experience the religious and cultural heritage of Judaism.  
Launch youth activities including summer holiday activities.

*The financial summary of the last financial year ended 9th May 2022 is attached.*

**Approval:**

This report was approved by the Trustees on 18th February 2023 and signed on their behalf.

A handwritten signature in black ink, reading "Jonathan Chaim Golomb". The signature is written in a cursive style with a large initial 'J'.

**Jonathan Chaim Golomb - Trustee**

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**CHABAD LUBAVITCH OF SOLIHULL**

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**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE PERIOD ENDED 9 MAY 2022**

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	Note	Unrestricted funds Period ended 9 May 2022 £	Total funds Period ended 9 May 2022 £
<b>Income from:</b>			
Donations and legacies	3	2,895	2,895
Charitable activities	4	4,902	4,902
<b>Total income</b>		<u>7,797</u>	<u>7,797</u>
<b>Expenditure on:</b>			
Charitable activities	5	2,230	2,230
Other expenditure	6	150	150
<b>Total expenditure</b>		<u>2,380</u>	<u>2,380</u>
<b>Net movement in funds</b>		<u>5,417</u>	<u>5,417</u>
<b>Reconciliation of funds:</b>			
Net movement in funds		5,417	5,417
<b>Total funds carried forward</b>		<u>5,417</u>	<u>5,417</u>

The Statement of Financial Activities includes all gains and losses recognised in the period.

The notes on pages 6 to 9 form part of these financial statements.



**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 9 MAY 2022**

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**1. General information**

This charity was established to advance the Jewish religion, to relieve financial hardship, isolation, sickness and poor health amongst elderly people, to promote social inclusion and to advance in life and help young people through the provision of recreational and leisure time activities.

**2. Accounting policies**

**2.1 Basis of preparation of financial statements**

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Chabad Lubavitch of Solihull meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

**2.2 Income**

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

**2.3 Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

**2.4 Cash at bank and in hand**

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

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**CHABAD LUBAVITCH OF SOLIHULL**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 9 MAY 2022**

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**2. Accounting policies (continued)**

**2.5 Liabilities and provisions**

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

**2.6 Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

**3. Income from donations and legacies**

	<b>Unrestricted funds Period ended 9 May 2022 £</b>	<b>Total funds Period ended 9 May 2022 £</b>
Donations	2,895	2,895
	<u>2,895</u>	<u>2,895</u>

**4. Income from charitable activities**

	<b>Unrestricted funds Period ended 9 May 2022 £</b>	<b>Total funds Period ended 9 May 2022 £</b>
Sale of Mezuzahs	3,552	3,552
Lecture Fees	1,099	1,099
Checking of Tefillin	251	251
	<u>4,902</u>	<u>4,902</u>

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**CHABAD LUBAVITCH OF SOLIHULL**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 9 MAY 2022**

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**5. Analysis of expenditure on charitable activities**

**Summary by fund type**

	<b>Unrestricted funds Period ended 9 May 2022 £</b>	<b>Total Period ended 9 May 2022 £</b>
Purchase of Mezuzahs	1,820	1,820
Purchase of Matzos	410	410
	<u>2,230</u>	<u>2,230</u>

**6. Other expenditure**

	<b>Unrestricted funds Period ended 9 May 2022 £</b>	<b>Total funds Period ended 9 May 2022 £</b>
Accountancy Fees	150	150
	<u>150</u>	<u>150</u>

**7. Creditors: Amounts falling due within one year**

	<b>2022 £</b>
Accruals and deferred income	<u>150</u>

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**CHABAD LUBAVITCH OF SOLIHULL**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 9 MAY 2022**

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**8. Summary of funds**

**Summary of funds - current period**

	Income £	Expenditure £	Balance at 9 May 2022 £
General funds	7,797	(2,380)	5,417

**9. Analysis of net assets between funds**

**Analysis of net assets between funds - current period**

	Unrestricted funds 2022 £	Total funds 2022 £
Current assets	5,567	5,567
Creditors due within one year	(150)	(150)
<b>Total</b>	<b>5,417</b>	<b>5,417</b>