

# 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 Turstees 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 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 people throughout the area.

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



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 began 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.

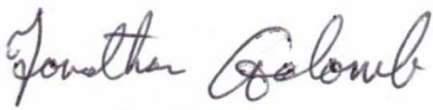
**Plans for the future:**

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 dark ink, reading "Jonathan Chaim Golomb". The signature is written in a cursive, flowing style.

**Jonathan Chaim Golomb - Trustee**

# CHABAD LUBAVITCH OF SOLIHULL

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

	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>		<b>7,797</b>	<b>7,797</b>
<b>Expenditure on:</b>			
Charitable activities	5	2,230	2,230
Other expenditure	6	150	150
<b>Total expenditure</b>		<b>2,380</b>	<b>2,380</b>
<b>Net movement in funds</b>		<b>5,417</b>	<b>5,417</b>
<b>Reconciliation of funds:</b>			
Net movement in funds		5,417	5,417
<b>Total funds carried forward</b>		<b>5,417</b>	<b>5,417</b>

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.

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**CHABAD LUBAVITCH OF SOLIHULL**

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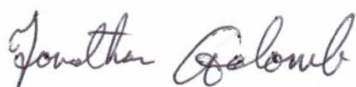
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**BALANCE SHEET  
AS AT 9 MAY 2022**

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

The financial statements were approved and authorised for issue by the Trustees on 12 February 2023 and signed on their behalf by:



**Jonathan Chaim Golomb - Trustee**

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.

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

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

	Unrestricted funds Period ended 9 May 2022 £	Total funds Period ended 9 May 2022 £
Donations	2,895	2,895

4. Income from charitable activities

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

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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

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

6. Other expenditure

	Unrestricted funds Period ended 9 May 2022 £	Total funds Period ended 9 May 2022 £
Accountancy Fees	150	150

7. Creditors: Amounts falling due within one year

	2022 £
Accruals and deferred income	150

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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>