

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



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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 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.

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.

### **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) 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 £	Total funds Period ended 9 May 2022 £
<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)
		<u></u>	<u></u>
<b>Net current assets</b>		<b>7,757</b>	<b>5,417</b>
<b>Total assets less current liabilities</b>		<b>7,757</b>	<b>5,417</b>
<b>Net assets excluding pension asset</b>		<b>7,757</b>	<b>5,417</b>
<b>Total net assets</b>		<b>7,757</b>	<b>5,417</b>
		<u><u></u></u>	<u><u></u></u>
<b>Charity funds</b>			
Restricted funds		-	-
Unrestricted funds		7,757	5,417
		<u>7,757</u>	<u>5,417</u>
<b>Total funds</b>		<b>7,757</b>	<b>5,417</b>
		<u><u></u></u>	<u><u></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

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

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

### 4. Income from charitable activities

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

**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 Judiaca	3,552	3,552
Lecture Fees	1,099	1,099
Checking of Mezuzahs and Tefillin	251	251
	<u>4,902</u>	<u>4,902</u>

**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	<u>1,560</u>	<u>1,560</u>	<u>-</u>

**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	<b>18,962</b>
Purchase of Matzos	2,980	<b>2,980</b>
Lectures and Educational Activities	5,508	<b>5,508</b>
	<u>27,450</u>	<u>27,450</u>



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
	<u>2,230</u>	<u>2,230</u>

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>
	<u>4,171</u>	<u><b>4,171</b></u>

	<i>Unrestricted funds Period ended 9 May 2022 £</i>	<i>Total funds Period ended 9 May 2022 £</i>
Accountancy Fees	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>
	<b>£</b>	<b>£</b>
Accruals and deferred income	<b>300</b>	<i>150</i>

**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>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
General funds	<b>5,417</b>	<b>33,961</b>	<b>(31,621)</b>	<b>7,757</b>

**Summary of funds - prior year**

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

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

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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>