

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



Contents

Reference and administrative details of the Charity, its Trustees and advisers	3
Trustees' report	4-9
Independent examiner's report	11
Statement of financial activities	12
Balance sheet	13
Notes to the financial statements	14-20

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. 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 £33,961 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 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 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

CHABAD LUBAVITCH OF SOLIHULL

UNAUDITED ACCOUNTS FOR THE PERIOD ENDED

31 MAY 2024

CHABAD LUBAVITCH OF SOLIHULL

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

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

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 £
Fixed assets			
		-	-
Current assets			
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)
Net current assets		<u>22,837</u>	<u>7,757</u>
Total assets less current liabilities		<u>22,837</u>	<u>7,757</u>
Net assets excluding pension asset		<u>22,837</u>	<u>7,757</u>
Total net assets		<u><u>22,837</u></u>	<u><u>7,757</u></u>
Charity funds			
Restricted funds		-	-
Unrestricted funds		22,837	7,757
Total funds		<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**

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 31 MAY 2024

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

CHABAD LUBAVITCH OF SOLIHULL

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

4. Income from charitable activities

	Unrestricted funds 2024 £	Total funds 2024 £
Sale of Mezuzahs and Tefillin	-	-
Lecture Fees	2,477	2,477
Checking of Mezuzahs and Tefillin	1,827	1,827
Sale of Judaica	11,612	11,612
Sale of Matzos	1,200	1,200
	17,116	17,116
	<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
	14,433	14,433

5. Analysis of expenditure on charitable activities

Summary by fund type

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

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 funds 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
	<u>27,450</u>	<u>27,450</u>

6. Other expenditure

	<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
	<u>6,161</u>	<u>6,161</u>

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

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

	31 May 2024 £	9 May 2023 £
Accruals and deferred income	400	300

9. Summary of funds

Summary of funds - current period

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

Summary of funds - prior period

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

10. Analysis of net assets between funds

Analysis of net assets between funds - current period

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

CHABAD LUBAVITCH OF SOLIHULL

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

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)
Total	<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:	CBJCHBCAABAAYJ7FO391tvsu6lQURLv02Yc40IyaLm0A

"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