

Chabad House of Hendon

Charity No. 1197396

Company No. CE027857

Trustees' Report and Unaudited Accounts

31 December 2024

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The trustees present their report with the unaudited financial statements of the charity for the year ended 31 December 2024.

REFERENCE AND ADMINISTRATIVE DETAILS

Company No. CE027857

Charity No. 1197396

Registered Office

Chabad Lubavitch House
112-114 Brent Street
London
NW4 2DT

Directors and Trustees

The Directors of the charitable company are its Trustees for the purposes of charity law.

The following Directors and Trustees served during the year:

I. Ben-Ze'ev

A. Graham

B. Sovin

Chabad Lubavitch UK

Accountants

Pollock Accounting Ltd
3 - 4 Sentinel Square
London
NW4 2EL

OBJECTIVES AND ACTIVITIES

The Advancement of the Orthodox Jewish Faith in accordance with the principles and teachings of Chabad by facilitating educational, social and welfare activities for the Jewish people that will build and strengthen a meaningful relationship to their heritage. This is also recognised by English law as charitable.

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Charity should undertake.

Summary of key activities

Chabad House of Hendon continues to see rises in attendance of its classes, services and special events throughout the year.

Public Benefit

The Trustee and its officers have regard to Section 17 of the Charities Act 2011 and the Charity Commission's guidance on public benefit in delivering the charity's various activities and consider that the 'open door' approach when reaching out to beneficiaries across the community reflect and fulfils the Charity's legal obligation to ensure that there is a public benefit in everything that the Charity strives to do.

Our Thanks...

We are grateful to all those who have given so much time and commitment to the advancement of the Charity and its objectives, specifically through the challenging times of the Pandemic. Our team members who have often selflessly put aside their personal needs and worked together to realise some of the Charity's key aspirations and targets.

ACHIEVEMENTS AND PERFORMANCE

In the period until 31 December 2024 our Charity received total income of £137,955. The total expenditure in the year was £147,710 so the charity had a reduction in resources of £9,755.

Chabad of Hendon provided Jewish Educational classes, cultural resources, welfare resources and religious services in and around Hendon. Our events and programmes have continued to grow in popularity and attendance. Including hosting regular Festive meals and regular events.

We estimate that over the year Chabad of Hendon has hosted over 2,200 people at its various programmes and events, people from a wide variety of backgrounds and social / economic situations.

All our activities are in accordance with our Charity guidelines and promotes kindness, non-Judgemental open-door policy, respect to one another, family unity, charity, and peace.

As part of its remit, Chabad of Hendon has once again this year provided Jewish Educational classes, cultural resources, welfare resources and religious services in and around Hendon. Our events and programmes have continued to grow in popularity and attendance. Including hosting regular Festive meals and regular events.

We estimate that over the year Chabad of Hendon has hosted over 2500 people at its various programmes and events, people from a wide variety of backgrounds and social / economic situations.

All our activities are in accordance with our Charity guidelines and promotes kindness, non-Judgemental open-door policy, respect to one another, family unity, charity, and peace.

Adult Education

Our mission is to make Jewish knowledge accessible and personally meaningful to everyone regardless of background or affiliation, through classes and one to one learning and utilises multimedia in an array of approaches to captivate, educate and to emotionally stimulate all kind of minds in a vibrant Jewish learning experience. Normally those classes are held in in person at our centre however due to the Lockdown rules, we continued the classes online via Zoom.

REGULAR WEEKLY CLASSES AT CHABAD HOUSE

Sunday: Introduction to Talmud class

Monday: 1-to-1 Learning 8pm-9pm

Tuesday: Shiur n'Shmooz with Rabbi Overlander 9:15pm

Wednesday: Lunch and Learn with Rabbi Schochet Men/Women in person and on Zoom 1pm

Wednesday: Torah Explorations with Rabbi Fuchs 8:00pm on Zoom

Thursday: Women's Parsha Class with Rabbi Overlander 11am at 6 Elms Ave and on Zoom

Shabbat Services and Classes are continuing to grow as well as weekly Kiddushim and Fabrengens.

Welfare Assistance

In a thoughtful and discreet manner, we provide a community welfare assistance. Our assistance includes providing financial support to needy families and also offering a listening empathetic ear and counselling when required.

Highlights:

Purim 2024:

Family Communal banquet was attended by approximately 70 people on Purim Day.

We distributed over 30 larger holiday gifts (Mishlach Manos) to our Community Friends and Supporters and another 75 small ones at the communal banquet

Pesach 2024:

Before Passover, we distributed 60 pounds (about 250 boxes) of hand baked Shmura Matza to families before the Holiday. Financial aid was also distributed to families in the area to help with Yom Tov. The Annual Communal traditional SEDER was attended by approximately 50 – 60 people.

Shavuot 2024

Special cheesecake Kiddush and children's programme.

Summer 2024

Our annual Charity Extra Fund-Raising Event raised approximately £55k.

Further (minor) upgrades of the physical features of the Chabad House:

A Pre- Selichos Fabrengen at the Chabad House was once again led by Rabbi Carlebach from Chabad of Greenwich.

September – October 2024

Tishrei was very busy and exciting and we have had a successful Yomim Noraim.

As usual There was a communal Sukkah in Sentinel Square.

The Annual Simchas Beis Hashoeva with two extra popular singers was one of the biggest for years and attracted around seven hundred people throughout the evening.

Special Kiddushim sponsored by the Chosson Torah and Chosson Bereshis.

Chanukah 2024

Once again we installed Menorahs in 6 locations, including Hendon Town Hall, Tesco Brent Cross, Shirehall Roundabout, Brent Street by the Pillar Hotel and a new large Menorah at the Chabad House of Hendon. Our flagship Giant Menorah was at Brent Cross Shopping Centre is the highlight of Chanukah for so many.

There were 2 events associated with Chanukah

- 1) a party at Chabad House – about 70 people
- 2) Town Hall with Counsellors and the Mayor – about 50 people

LADIES EVENTS

Mrs Overlander continues to organize successful events for women in Chabad House

In February there was a mosaic making workshop

In June Mrs Peninan Efune spoke at an art workshop

In December was a workshop at Ceramix in Sentinel square with Rabbi Overlander speaking

FINANCIAL REVIEW

As at the year end the Charity had unrestricted reserves of £31,586 (2023: £41,341) which the Charity believes is sufficient to continue running its day to day activities.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Chabad House of Hendon is a CIO that was established on 7 January 2022. The objectives of the charity are the advancement of Orthodox Jewish education and faith in accordance with the principles and teachings of Chabad in such ways as are exclusively charitable in English Law and in particular but not exclusively providing services to Jewish people living in the Hendon area.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act. The Trustees are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the board

I. Ben-Ze'ev
Trustee



18 September 2025

I report to the charity trustees on my examination of the financial statements of Chabad House of Hendon for the year ended 31 December 2024.

Responsibilities and basis of report

As the charity's trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements.

Having satisfied myself that the financial statements of the Charity are not required to be audited and are eligible for independent examination, I report in respect of my examination of your charity's financial statements as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I can confirm that no material matters have come to my attention in connection with the examination giving me cause to believe:

- accounting records were not kept in accordance ; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements other than any requirement that the financial statements give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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 financial statements to be reached.

David Pollock FCMA
Chartered Institute of Management Accountants
Pollock Accounting Ltd
3 - 4 Sentinel Square
London
NW4 2EL

18 September 2025

Chabad House of Hendon
Statement of Financial Activities
for the year ended 31 December 2024

		Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
	Notes			
Income and endowments from:				
Donations and legacies	4	131,691	131,691	137,464
Investments	5	756	756	2,083
Other	6	5,508	5,508	6,464
Total		137,955	137,955	146,011
Expenditure on:				
Raising funds	7	1,789	1,789	1,860
Charitable activities	8	22,201	22,201	21,845
Other	9	123,869	123,869	106,339
Total		147,859	147,859	130,044
Net gains on investments		-	-	-
Net (expenditure)/income	10	(9,904)	(9,904)	15,967
Transfers between funds		-	-	-
Net (expenditure)/income before other gains/(losses)		(9,904)	(9,904)	15,967
Other gains and losses				
Net movement in funds		(9,904)	(9,904)	15,967
Reconciliation of funds:				
Total funds brought forward		41,341	41,341	25,374
Total funds carried forward		31,437	31,437	41,341

Chabad House of Hendon

Balance Sheet

at 31 December 2024

Company No. CE027857

	Notes	2024 £	2023 £
Fixed assets			
Tangible assets	12	448	597
		<u>448</u>	<u>597</u>
Current assets			
Cash at bank and in hand		55,056	45,895
		<u>55,056</u>	<u>45,895</u>
Creditors: Amount falling due within one year	13	(24,067)	(5,151)
Net current assets		<u>30,989</u>	<u>40,744</u>
Total assets less current liabilities		<u>31,437</u>	<u>41,341</u>
Net assets excluding pension asset or liability		<u>31,437</u>	<u>41,341</u>
Total net assets		<u><u>31,437</u></u>	<u><u>41,341</u></u>
The funds of the charity			
Restricted funds	14		
Unrestricted funds	14		
General funds		31,437	41,341
		<u>31,437</u>	<u>41,341</u>
Reserves	14		
Total funds		<u><u>31,437</u></u>	<u><u>41,341</u></u>

Approved by the board on 18 September 2025

And signed on its behalf by:

I. Ben-Ze'ev



Trustee

18 September 2025

for the year ended 31 December 2024

1 Accounting policies

Basis of preparation

The financial statements have been prepared 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) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)

Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

Fund accounting

Unrestricted funds	These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
Designated funds	These are unrestricted funds earmarked by the trustees for particular purposes.
Revaluation funds	These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
Restricted funds	These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Income

Recognition of income	Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.
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Income with related expenditure	Where income has related expenditure the income and related expenditure is reported gross in the SoFA.
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Donations and legacies	Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.
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Tax reclaims on donations and gifts	Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.
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Donated services and facilities	These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.
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Volunteer help	The value of any volunteer help received is not included in the accounts.
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Investment income	This is included in the accounts when receivable.
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Gains/(losses) on revaluation of fixed assets	This includes any gain or loss resulting from revaluing investments to market value at the end of the year.
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Gains/(losses) on investment assets	This includes any gain or loss on the sale of investments.
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Expenditure

Recognition of expenditure	Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.
Expenditure on raising funds	These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.
Expenditure on charitable activities	These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.
Grants payable	All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.
Governance costs	These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.
Other expenditure	These are support costs not allocated to a particular activity.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Trade and other debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

Trade and other creditors

Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Receipt of donated goods, facilities and services

All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of the value to the charity.

2 Company status

The company is a private company limited by guarantee and consequently does not have share capital.

3 Statement of Financial Activities - prior year

	Unrestricted funds 2023 £	Total funds 2023 £
Income and endowments from:		
Donations and legacies	137,464	137,464
Investments	2,083	2,083
Other	6,464	6,464
Total	<u>146,011</u>	<u>146,011</u>
Expenditure on:		
Raising funds	1,860	1,860
Charitable activities	21,845	21,845
Other	106,339	106,339
Total	<u>130,044</u>	<u>130,044</u>
Net income	<u>15,967</u>	<u>15,967</u>
Net income before other gains/(losses)	15,967	15,967
Other gains and losses:		
Net movement in funds	<u>15,967</u>	<u>15,967</u>
Reconciliation of funds:		
Total funds brought forward	25,374	25,374
Total funds carried forward	<u>41,341</u>	<u>41,341</u>

4 Income from donations and legacies

	Unrestricted	Total 2024	Total 2023
	£	£	£
Donations	131,691	131,691	137,464
	<u>131,691</u>	<u>131,691</u>	<u>137,464</u>

5 Income from investments

	Unrestricted	Total 2024	Total 2023
	£	£	£
Interest Received	756	756	383
Property rental	-	-	1,700
	<u>756</u>	<u>756</u>	<u>2,083</u>

6 Other income

	Unrestricted	Total 2024	Total 2023
	£	£	£
Grants received	5,508	5,508	6,464
	<u>5,508</u>	<u>5,508</u>	<u>6,464</u>

7 Expenditure on raising funds

	Unrestricted	Total 2024	Total 2023
	£	£	£
<i>Costs of generating voluntary income</i>			
Donations	1,167	1,167	1,860
<i>Fundraising trading costs</i>			
Fundraising activities	622	622	-
	<u>1,789</u>	<u>1,789</u>	<u>1,860</u>

8 Expenditure on charitable activities

	Unrestricted	Total 2024	Total 2023
	£	£	£
<i>Expenditure on charitable activities</i>			
Community events	22,201	22,201	21,845
	<u>22,201</u>	<u>22,201</u>	<u>21,845</u>

9 Other expenditure

	Unrestricted	Total 2024	Total 2023
	£	£	£
Bank loan and overdraft interest payable	94	94	79
Motor and travel costs	4,027	4,027	3,369
Premises costs	58,080	58,080	50,122
Amortisation, depreciation, impairment, profit/loss on disposal of fixed assets	149	149	-
General administrative costs	7,537	7,537	4,010
Legal and professional costs	10,324	10,324	15,067
	<u>80,211</u>	<u>80,211</u>	<u>72,647</u>

10 Net (expenditure)/income before transfers

	2024	2023
This is stated after charging:	£	£
Depreciation of owned fixed assets	149	-

11 Staff costs

	2024	2023
Salaries and wages	34,790	26,280
	<u>34,790</u>	<u>26,280</u>

No employee received emoluments in excess of £60,000.

The average monthly number of full time equivalent employees during the year was as follows:

	2024	2023
	Number	Number
Administrative	2	2
	<u>2</u>	<u>2</u>

12 Tangible fixed assets

	£	£
Cost or revaluation		
At 1 January 2024	597	597
At 31 December 2024	<u>597</u>	<u>597</u>
Depreciation and impairment		
Depreciation charge for the year	149	149
At 31 December 2024	<u>149</u>	<u>149</u>
Net book values		
At 31 December 2024	<u>448</u>	<u>448</u>
At 31 December 2023	<u>597</u>	<u>597</u>

13 Creditors:

amounts falling due within one year

	2024	2023
	£	£
Bank loans and overdrafts	-	4,869
Other taxes and social security	2,989	2,655
Other creditors	19,878	(3,573)
Accruals	1,200	1,200
	<u>24,067</u>	<u>5,151</u>

14 Movement in funds

	At 1 January 2024	Incoming resources (including other gains/losses) £	Resources expended £	At 31 December 2024 £
Restricted funds:				
Unrestricted funds:				
General funds	41,341	137,955	(147,859)	31,437
Total funds	<u>41,341</u>	<u>137,955</u>	<u>(147,859)</u>	<u>31,437</u>

15 Analysis of net assets between funds

	Unrestricted funds £	Total £
Fixed assets	448	448
Net current assets	30,989	30,989
	<u>31,437</u>	<u>31,437</u>

16 Reconciliation of net debt

	At 1 January 2024 £	Cash flows £	At 31 December 2024 £
Cash and cash equivalents	45,895	9,161	55,056
Bank overdrafts	(4,869)	4,869	-
	<u>41,026</u>	<u>14,030</u>	<u>55,056</u>
Net debt	<u>41,026</u>	<u>14,030</u>	<u>55,056</u>

17 Related party disclosures

Controlling party

The company is limited by guarantee and has no share capital; thus no single party controls the company.