

CHABAD LUBAVITCH OF TRAFFORD
TRUSTEES' REPORT AND ACCOUNTS
FOR THE YEAR ENDED 22 SEPTEMBER 2024

Charity No: 1200475

CHABAD LUBAVITCH OF TRAFFORD

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CHABAD LUBAVITCH OF TRAFFORD

CHARITY DETAILS

CHARITY NUMBER	1200475
TRUSTEES	Mr Gary Glickman Rabbi Eliezer Simon Rabbi Dovid Lewis
BANKERS	NatWest plc
PRINCIPAL OFFICE	7 Barns Place Hale Barns Altrincham WA15 0HP England

CHABAD LUBAVITCH OF TRAFFORD

TRUSTEES' REPORT ON THE ACCOUNTS FOR THE YEAR ENDED 22 SEPTEMBER 2024

The trustees present their report of the charity for the financial period starting 23 September 2023 and ending 22 September 2024.

Charity details

The details of the charity are given on page 1.

Structure, governance and management

Chabad Lubavitch Of Trafford is a CIO that was established on 23rd September 2022.

The charity has three trustees:

Mr Gary Glickman

Rabbi Eliezer Simon

Rabbi Dovid Lewis

Objectives and activities

The objects of the charity are to advance and promote the Orthodox Jewish faith within the Trafford Metropolitan Borough of Greater Manchester, through pastoral care, public celebration and/or distribution of items related to religious festivals, and public education in the Orthodox Jewish faith by providing facilities for the study of and instructions in Jewish religious texts, teachings, customs and practices of the Orthodox Jewish faith; and to provide the relief of financial hardship through the provision of items, financial and practical assistance to persons of the Jewish faith located within the Trafford Metropolitan Borough which they could not otherwise afford through lack of means.

Achievements and performance

Throughout this period (2023-2024), we have continued to make significant progress in fulfilling our charitable aims and objectives, which revolve around promoting Jewish observance, education, and social support. Our activities have included, but not limited to, youth activities and hands-on workshops, one-to-one learning for both youth and adults, Bar/Bat mitzvah instruction, Adult education classes, Shabbat and Yom tov hospitality, and numerous home visits, very often providing practical items that are relevant to and enhance the observance of the upcoming Shabbat or festival.

In addition, this past summer (2024) we launched a new initiative, the CGI summer day camp. The day camp was for children in their primary school years, to provide them with a warm, nourishing and fun experience during the summer holidays. It proved to be a great success, with the children thoroughly enjoying it, and very positive feedback from the parents, and we look forward to continuing and growing this initiative next year.

Review of results for the period

In the period from 23 September 2023 to 22 September 2024, the Charity received £52,489 in charitable income and had £55,910 of charitable expenditure. As of 22 September 2024, including the unrestricted reserves of the Charity at the end of the previous year of £2,503, the charity had a deficit of £918. In the opinion of the trustees, the Charity is able to continue its purposes and objectives in the foreseeable future.

Future plans

The trustees plan to continue to increase the charity's current activities and programmes.

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CHABAD LUBAVITCH OF TRAFFORD

TRUSTEES' REPORT ON THE ACCOUNTS **FOR THE YEAR ENDED 22 SEPTEMBER 2024**

Public benefit

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)'.

Statement of Trustees' responsibilities

The Trustees are required under the Charities Act 2011 to prepare the Trustees' report and the financial statements for each financial period which give a true and fair view of the state of affairs of the Charity and of its results for that period.

In preparing these 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 accounting estimates that are reasonable and prudent;
- (d) state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- (e) prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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 CIO Foundation Constitution. 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.

The trustees' annual report was approved by the Trustees on 21 July 2025 and signed on their behalf by:

.....
Mr Gary Glickman - Trustee

CHABAD LUBAVITCH OF TRAFFORD

Independent examiner's report to the trustees of Chabad Lubavitch Of Trafford

I report on the accounts of the charity for the year 23 September 2023 to 22 September 2024, which are set out on pages 5 to 9.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 (2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is needed. The charity's gross income does not exceed £250,000 and I am qualified to undertake the examination by being a qualified member of ACCA.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commissioners under section 145 (5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiners' report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and, consequently, no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiners' statement

In connection with my examination, no matter has come to my attention:

- which gives me reasonable cause to believe that, in any material respect, the requirements:
 - (a) to keep accounting records in accordance with section 130 of the 2011 Act; and
 - (b) to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act

have not been met;

or

- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

.....

Bennett Verby Limited
Chartered Certified Accountants
7 St Petersgate
Stockport
SK1 1EB

Date 21 July 2025

CHABAD LUBAVITCH OF TRAFFORD

STATEMENT OF FINANCIAL ACTIVITIES **(INCLUDING INCOME AND EXPENDITURE ACCOUNT)** **FOR THE YEAR ENDED 22 SEPTEMBER 2024**

	Notes	Year-ended 22-Sep-24 £ Restricted funds	Year-ended 22-Sep-24 £ Unrestricted funds	Year-ended 22-Sep-24 £ Total funds	Year-ended 22-Sep-23 £ Total funds
<u>INCOMING RESOURCES</u>					
Donations and legacies	2	-	37,922	37,922	49,077
Charitable activities	3	-	5,299	5,299	1,616
Grants received	4	-	9,268	9,268	6,141
<u>Total income</u>		-	52,489	52,489	56,834
<u>RESOURCES EXPENDED</u>					
Costs of charitable activities					
Activities and programmes	5	-	11,177	11,177	10,888
General administration	5	-	44,733	44,733	43,443
<u>Total expenditure</u>		-	55,910	55,910	54,331
<u>Reconciliation of funds</u>					
Net income/(deficit) for the year		-	(3,421)	(3,421)	2,503
Net movement in funds					
Total funds brought forward		-	2,503	2,503	-
Total funds carried forward	6	-	(918)	(918)	2,503

The statement of financial activities includes all gains and losses recognised in the period

All income and expenditure derive from continuing activities.

CHABAD LUBAVITCH OF TRAFFORD

BALANCE SHEET AS AT 22 SEPTEMBER 2024

	Notes	Year-ended 22-Sep-24 £	Year-ended 22-Sep-23 £
Current assets			
Cash at Bank and Hand		3,432	4,164
PAYE		-	119
		<u>3,432</u>	<u>4,283</u>
Creditors: amounts falling due within one year			
Net wages payable		4,350	1,780
		<u>4,350</u>	<u>1,780</u>
Net current assets/(liabilities)		(918)	2,503
Total assets less current liabilities		<u>(918)</u>	<u>2,503</u>
 Funds of the charity			
Restricted income funds		-	-
Unrestricted income funds		(918)	2,503
Total charity funds		<u>(918)</u>	<u>2,503</u>

Approved by the trustees on 21st July 2025, and is signed on behalf of them all.

.....
Mr Gary Glickman - Trustee

CHABAD LUBAVITCH OF TRAFFORD
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 22 SEPTEMBER 2024

(1) Accounting policies

Charity information

Chabad Lubavitch of Trafford is a charity registered with the Charity Commission.

1.1 Basis of preparation of accounts and accounting convention.

The accounts have been prepared on an accruals basis.

The accounts have been prepared in accordance with the charity's governing document, with applicable United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), 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)' (as amended for accounting periods commencing from 1 January 2016) and with the Charities Act 2011, which have been applied consistently (except as otherwise stated).

The charity is a Public Benefit Entity as defined by FRS 102.

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The accounts have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Accounting period

These accounts cover the year from 23 September 2023 to 22 September 2024.

1.3 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Voluntary income and donations received in cash are accounted for as received by the charity. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised the time of the donation.

1.4 Costs of charitable activities

The costs of charitable activities includes all expenditure directly related to the charitable activity and fundraising ventures.

1.5 Restricted funds

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund. Further details are given in the notes to the accounts.

1.6 Unrestricted funds

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purpose and are available for general funds.

CHABAD LUBAVITCH OF TRAFFORD

NOTES TO THE ACCOUNTS **FOR THE YEAR ENDED 22 SEPTEMBER 2024**

(1) Accounting policies

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.8 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

(2) Income from donations and legacies

	2024	2023
	£	£
Donations	<u>37,922</u>	<u>49,077</u>

(3) Income from charitable activities

	2024	2023
	£	£
Educational services	<u>5,299</u>	<u>1,616</u>

(4) Grants received

	2024	2023
	£	£
Grants received	<u>9,268</u>	<u>6,141</u>

CHABAD LUBAVITCH OF TRAFFORD

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 22 SEPTEMBER 2024

(5) Costs of charitable activities

	Activities and programmes	General administration	Total 2024	Total 2023
	£	£	£	£
Youth activities & adult education	11,177	-	11,177	10,888
Council tax	-	1,935	1,935	2,115
Rent	-	16,850	16,850	15,700
Utilities	-	3,242	3,242	3,965
Motor and travel	-	928	928	2,123
Maintenance	-	748	748	320
Wages	-	21,030	21,030	19,220
	<u>11,177</u>	<u>44,733</u>	<u>55,910</u>	<u>54,331</u>

(6) Movements in funds

	Income	Gift Aid Allocation	Funds sent out	Balance at 23/09/2023	Balance at 22/09/2024
Donation purpose	£	£	£		£
Unrestricted funds	52,489	-	(55,910)	2,503	(918)
Total funds	<u>52,489</u>	<u>-</u>	<u>(55,910)</u>	<u>2,503</u>	<u>(918)</u>

(7) Related party and trustee transactions

No trustees, nor any persons connected to them, have received any remuneration or expenses, and there have been no related party transactions.

(8) Staff costs

	2024	2023
	£	£
Wages and salaries	<u>21,030</u>	<u>19,220</u>
	<u>21,030</u>	<u>19,220</u>
Average number of full time employees	<u>2</u>	<u>1</u>
There were no employees with emoluments above £60,000.		

(9) Key management personnel compensation

	2024	2023
	£	£
Wages and salaries in total of key personnel	<u>10,800</u>	<u>16,700</u>