

Solihull & District Hebrew Congregation Trustee's

Annual Report and Accounts

For the year ended 28th February 2019



Registered Charity No. 1100938



The Queen's Award for Voluntary Service

The MBE for volunteer groups

Solihull and District Hebrew Congregation **Registered Charity No. 1100938**

Address of Synagogue and Jewish Community Centre:
3 Monastery Drive Solihull West Midlands,
B91 1DW



HOLDING TRUSTEES:

Mr Jon Gouldman
Mr Malcolm Hyams
Dr Gerald Langman

MINISTER:

Rabbi Yehuda Pink

PRESIDENT:

Mr J Gouldman

MEMBERS OF COUNCIL:

Mr S Abrahams
Mrs S Epstein
Mr M Hyams
Dr G Langman
Mr G Stone
Ex officio: Mr J Gouldman

BANKERS:

Lloyds Bank PLC
The Priory
Queensway
Birmingham
B4 6BP

Barclays Bank PLC
25 High Street
Coventry, CV1 5QZ

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:

The Solihull and District Hebrew Congregation was founded in 1963 and was registered with the Charity Commission on 28th November 2003 under registration number 1100938. The constitution was last updated and modified on 3rd September 2015.

Constitution, objectives, policies and public benefit:

The Charity is governed by a constitution and its objectives are:

- i. The advancement of the Jewish Religion to include provision and maintenance of a place of orthodox Jewish worship.
- ii. Provision of education to adults and children in the heritage, culture and language of Judaism.
- iii. Provision of welfare and social support for Jewish people.

We have an open door policy for all our activities welcoming both members and people with no affiliation. 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 members' subscriptions, donations and grants received from charitable trusts.

Reserves:

The trustees regularly review the free reserves available to meet day to day expenses. They have ensured that a reserve equal to six months operating expenses has been built up to ensure that any short term downturn in income will not cause undue harm to the day to day operations of the charity.

Fund Raising

The charities fundraising is primarily carried out by the Rabbi and members of the Council, through direct approaches to individuals and other charitable trusts. In 2018-19, the fundraising objectives were met. No complaints were received about the nature of fundraising carried out on behalf of the Charity.

The Trustees are grateful to 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 Management of the Charity is vested in the Council which is comprised of five members elected for a period of two years. The members of the council have experience in a wide variety of fields and possess a broad range of knowledge and expertise that is of great help in the management of our affairs. The management members are elected by the membership in General Meeting.

The members of the Council give their time freely and receive no remuneration or other financial benefits.

To assist in the smooth running of the charity there are a number of sub-committees that report back to the council and help them oversee certain aspects of the charity's work. The membership of the sub-committees reflects the particular skills that members of the Council can bring to the work of the charity. These sub-committees report back with their recommendations to the full meeting of the Council.

The Trustees and the Rabbi meet regularly to discuss any relevant matters and to determine which matters need to be placed before Council, and to keep the Council informed of all matters concerning the charity. The Council meet together as a body bi-monthly and are responsible for all decisions taken in relation to the running of and activities provided by the charity. The day-to-day management of the Community Centre and projects are delegated to staff.

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 & Council 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 a suitably trained member of staff to act as Senior Safeguarding Officer for both children and vulnerable adults.

All new employees and 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 policies are kept in a folder that is available for public inspection in the office of the Community Centre.

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:

We have continued to work in accordance with the stated aims of the charity, which are promoting Jewish worship, education, community welfare and social support. Our activities can broadly be divided into two categories. Those that service the religious and spiritual needs of our members and those of a cultural and social nature which on the whole are non-denominational and open to all-comers. Our community welfare and social support activities are non-denominational and are kept separate from the religious side of our activities. In order to safeguard this distinction we maintain separate bank accounts for our various activities that are overseen by a separate management committee and are managed by their own treasurer. As they all fall under the main charity mandate each of these groups reports back regularly to the overall Council of the Charity.

The trustees have reviewed the objectives and activities of the charity to ensure they continue to reflect our aims. In carrying out this review the trustees have considered the Charity Commission's general guidance on public benefit and in particular its supplementary public guidance on the advancement of religion for the public benefit.

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). As this is simply a snapshot in time we have listed below any anomalies resulting from income expected in the financial year being received late or usual expenditure being delayed.

Our accounts include a consolidated account for the five funds operating under the umbrella of SDHC, Synagogue, Ladies Guild, Thursday Club and Tzedokah Fund. These accounts were set up to allow much of the non denominational activities of the charity to be clearly separated from the religious activities although there is some overlap as the main fund is responsible for the upkeep of our community centre which is the venue for many of our non-denominational activities. We have also included a separate break down of the income and expenditure for each fund. We have also included the funds held under the auspices of the Coventry Hebrew Congregation which merged with SDHC. We have indicated the amount of funds held in the bank as well as the amount ring-fenced to cover the liabilities of the Coventry Burial Society.

Our headline figures show a net surplus for the group as a whole of £1,410 a significant improvement over last years deficit of £4,625 and a surplus for the main Synagogue account of £710.

We have continued to expand the sources of our income to reduce reliance on membership subscriptions, with 80% of our income coming from other sources. With an ageing population and the general move amongst the younger generation towards 'pay as you go' rather than a membership relationship this move away from relying on membership income is becoming increasingly important. The Kol Nidrei appeal has continued to play an important role in our overall budget. We have been successful in



expanding the appeal to past members and friends of the community who have moved away from Solihull but retain a connection with the community. Our current agreement with Renault who rent a section of our carpark is still in place providing another income stream with zero overheads. We have other companies interested in taking Renault's place should they decide to end the agreement. We have also received a significant amount of funding from the CST (£4,713) and the Chief Rabbi's Centre for Community Excellence (£5,458) this has helped reduce the amount we have had to spend on security and community events.

For the first time in the charities history we have been able to establish a reserve fund and have invested £50,000 in a zero risk fixed interest account. The Trustees and Council have taken the view that the reserve is essential to our long term future and that security of the capital is of paramount importance and therefore have eschewed the chance of higher rate of return from investments that are not 100% secure. It is the aim of the Trustees and Council to continue building up this reserve recognising that as the community ages our income might reduce. The reserve will allow us to continue to operate and provide services to the Solihull community for the foreseeable future.

On the other accounts, each of the separate divisions are self financing and managed independently of the main shul account. Each fund has tried to build a small reserve to help cope with short term fluctuations in income. Our finances have allowed the Council to freeze membership subscriptions at the same level as last year. We hope that careful management of our finances will balance the books each year.

Overall we are satisfied that we are in a reasonable financial position, we have absolutely no debts and have a surplus in the bank to cover six months of expenditure in case of emergencies. We will continue to seek ways to broaden our revenue stream to further reduce our dependence on membership subscriptions.

We believe the synagogue finances are on a stable footing for the immediate future, however we cannot be complacent and must recognise that there is likely to be an increased demand for our activities and services with a diminishing income stream in the next few years. We are continuing to explore a number of options to ensure that we are able to guarantee the long term financial security of the community.

Area of Operation:

As the closest organised Jewish Community which retains the services of a Rabbi we are often called upon to provide support to 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 irrespective of whether or not they are formally affiliated with the Solihull Jewish Community. We are often called upon to provide help to visiting Jewish businessmen and tourists. In partnership with the NEC we have helped organise kosher food and prayer services for Jewish exhibitors and visitors to the Spring Fair.

Review of Activities

Community Cohesion

We have extended the use of our facilities to other local groups who have held meetings at our Community Centre, furthering our aim to be seen as a resource for the whole Solihull community.

Rabbi Pink is involved in many different organisations, serving as Chaplain or sitting on advisory committees to local hospitals, prisons, The NEC, SACRE, Solihull Faiths Forum, Safer Solihull Board and Birmingham International Airport Multi Faith Support Team. This has helped to promote a better understanding of the needs of the Jewish citizens of Solihull and also to promote harmonious relationships amongst the various ethnic

groups that live in Solihull. Rabbi Pink again played a central part in the National Holocaust Day Service organised by Solihull Council. Our annual Menorah Lighting Ceremony during the Festival of Chanukah is attended by the Mayor of Solihull. This event attracts a large number of Jews and non-Jews who are all inspired by the universal message of the importance of freedom of religion and mutual respect and tolerance.

A central plank of our Promoting Tolerance programme are the visits of groups of schoolchildren from the West Midlands Region. Marina Kaplan, our School Visits Co-Ordinator has continued to expand the number of groups participating in this programme and we now host over 3000 people per year. The numerous thank-you letters that we receive from the schools and the pupils is testimony to the success of this important initiative.

We also participate in other Civic occasions such as the annual memorial service on Remembrance Day when we lay a wreath at the war memorial.



Rabbi Pink has developed a close working relationship with West Midlands Police and members of the local neighbourhood police team and he has worked with them on a number of initiatives to reduce racist behaviour in the borough. A fixture in our calendar is a special service and reception thanking the members of WMP for their work.



Rabbi Pink visits the elderly residents of Andrew Cohen House and Silverstone Court in Stirchley and on Chanukah we organised a Chanukah Party at Silverstone Court.

Our multi media resource centre is central to many of the activities that we run, including the Sunday School, Youth Clubs, Anti-Racism Workshops and Senior Citizens activities. We have continued our rolling programme of updating our equipment and resources. Our

equipment has also proved an invaluable resource to the various community groups that use our facilities. The Stanley Middleburgh library is the best stocked Judaic library in the Midlands, it contains a large number of books, journals, videos and DVD's and is a valuable resource to members of the community as well as others wishing to research aspects of Judaism. We have received a number of donations of books and audio visual resources over the year most notable of which was the archive of Tony Travis documenting the history of Jewish Communities and Synagogues throughout the world.

Our Judaica store is a valuable facility that is used by Jews and non Jews seeking a source where they can purchase cards, books and Judaism related items as well as expert advice. This resource is greatly appreciated by local schools looking to boost their RE department. .

We have continued to work with the Trussell Trust Food Bank located in Chelmsley Wood and have made a



number of deliveries of food donated by members of the community. This is another important element in our drive to ensure that we play a full role in the life of the broader community. Members of the community have also participated in the Race for Life organised by Cancer Research UK and have raised valuable funds for this important cause.

Communications and PR:

Our newsletter, Hakol has continued to play a valuable role in communicating details of our activities to our members and supporters. Graham Stone has taken on the voluntary role of advertising manager and has been successful in increasing the revenue that we generate through advertising, which ensures that this aspect of our work is self funding. We produce two versions of the Hakol a full colour version that is distributed as a PDF to all the members and friends of the community on our email distribution list and a slimmed down paper version that is sent out to those members who do not have internet access.

We have increased the number of our members and supporters who receive information via email helping us cut down on stationery and postage costs and helping us meet our commitment to reduce the environmental impact of our activities where possible. We continue to keep in touch with the elderly members of the community who are unable to venture out by phoning them up or paying them a visit.

Our weekly email bulletin is received and read by an increasing number of our members and friends, we also maintain a regularly updated website. Our Facebook page and Twitter Feed is managed by Adrienne Langman and is another important tool in ensuring that as large a group as possible are aware of our activities and services. We receive a large amount of enquiries as a result of visits to our website.

Religious & Educational Services:

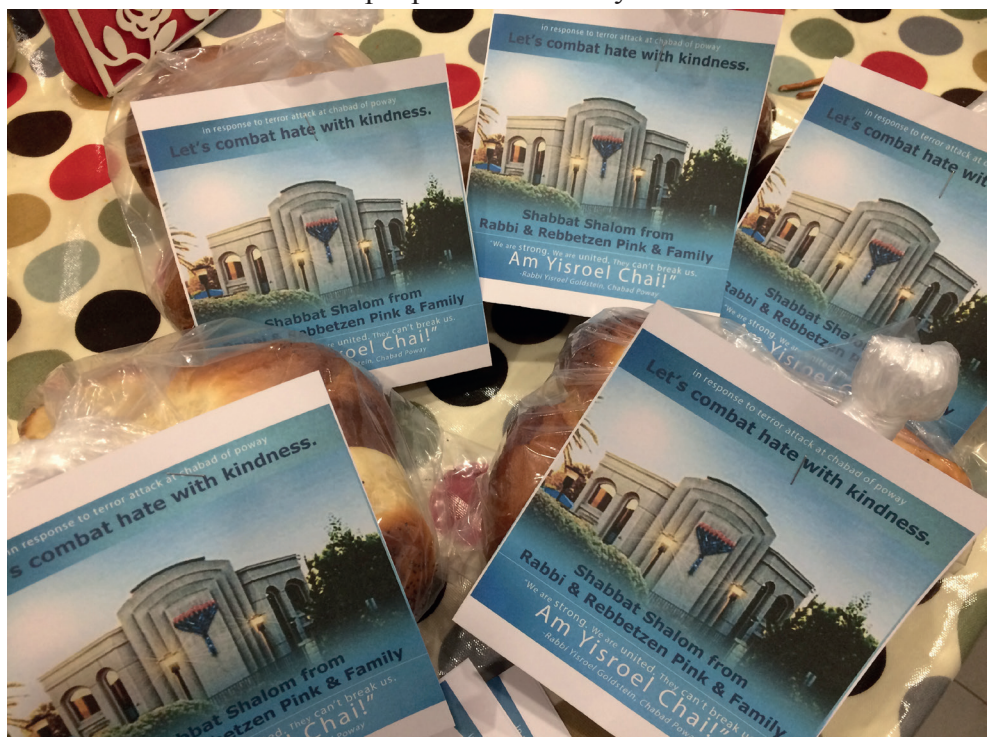
During the past year our religious activities have remained the cornerstone of our Community. We have been fortunate in having an excellent group of lay people to help conduct the services. David Fine has provided welcome support in helping lead the services and his support is greatly appreciated.

Education has continued to be a central plank of our work and there are learning opportunities for all ages and skill levels virtually every day of the week. In total there are eight classes every week, the week starts with Bagels Lox & Torah at 10.00 am on Sunday morning, a 30 minute breakfast and discussion of an issue of Jewish law or tradition, this is open to men and women and is ideal for someone who is unable to attend classes during the week. The Rambam Shiur is a text based shiur aimed at more advanced learners and takes place every Sunday evening. The SMILES lecture series on a Monday evening continues to attract a loyal following and mention must be made of Hilary and David Fine who have attended virtually every Shiur since it first started over 25 years ago. The Ladies Discussion Group on a Tuesday morning, Retired Gentlemen's Shiur on Wednesday Morning, the Shiur for Ivrit Speakers on Wednesday evening, the Saturday morning shiur and Talmud Shiur on Saturday Evening provide a variety of opportunities for every age range and level of learning. In addition there are some seasonal events such as the late night Cheesecake and Whiskey Study Session and the supper and study of the Book of Ruth both on Shavuot proved popular as well.

A number of people have also sought to improve their knowledge by setting up one to one study sessions with the rabbi. A Rabbi's primary job is to teach and 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.

In response to the various shooting attacks around the world we launched a combat hate with kindness campaign and our volunteers distributed challah with a note urging people to perform random acts of kindness.

Every event in the Jewish Calendar is marked with a communal activity including a honey cake Kiddush on



Rosh Hashona, break the fast refreshments after Yom Kippur, Sukkos Party, Simchas Torah Lunch, Chanukah Menora Lighting, Purim Party and Purim Seudah, Communal Seder, Moshiach Seudah, Lag B'Omer BBQ and Bonfire, Late Night Shavuot Study Session, and Shavuot lunch. This year we held a meal in the Sukkah for the first time ever. It was a sell out event and we will be repeating this next year. None of these would have been possible without the work carried out on a voluntary basis by Rebbetzen Dinie Pink which has allowed us to provide top class events at a fraction of the price it would otherwise cost to organise.



Despite the tiny size of our community we have continued to have a service every Friday Night, Shabbos Morning and Sunday Morning as well as all Yomtovim. We have also organised minyanim to allow members who are saying kaddish or observing a yarzeit to do so. We would like to thank all those who make the effort to attend to ensure that we have a minyan. We are a tiny community and every person makes a difference.

The explanatory format for the High Holy Day Services was continued again this year and once again enabled members and visitors to relate to the prayers that were being recited. We thank Daniel Littlestone ably assisted by Alistair Taylor for leading the Services an extremely difficult task that they make seem easy. We are also fortunate to receive help from Rabbinic Interns affiliated to the Chabad Lubavitch Movement during the High Holy

Day period and during Pesach they are a great help in ensuring that even those people who live in an outlying area are visited and provided with any help they need.



Social Activities

The functions committee co-ordinates all the social functions organised by the community as well as ensuring that maximum use is made of the facilities that we have to offer as a community centre by



other groups in the area. We have a full a calendar of events to cover the following areas: Fundraising events, Social events to promote community cohesion, Cultural events to celebrate dates of cultural and/or religious significance. We have also shared some succesful events with our twin community of Sheffield that have strengthened the links between our two communities.

This year we launched a table tennis club to our portfolio of activities, meeting on a Monday afternoon it offers the opportunity for people to meet in a social setting, enjoy a chat and a cup of coffee and get some excersise.

We have had our usual busy social year, with many celebrations to mark our many festivals such as the Sukkos Party, held as usual at Granby Close and catered, also as usual, to the high Pink standard we





have come to know and appreciate. This was followed shortly afterwards with our sumptuous Simchas Torah lunch, which was enjoyed by a record number of people. In December, we had the pleasure of attending the Menorah Lighting in Mell Square, with Rabbi Pink officiating assisted by Rabbi Kaminetzky of Birmingham United Synagogue, and an address by the Mayor of Solihull. Everyone enjoyed the hot latkes and doughnuts provided by Rebbitzin Pink and it was generally agreed that it had all been worth the effort and had been a very meaningful experience. We also had the pleasure of the Chanukah party, held once again at Granby Close.

We enjoyed the annual Friday night meal in January, a Purim party in March, with lots of people coming in various costumes to really bring out the true flavor of this festival and, of course, a terrific meal enjoyed by a record number.

The Chief Rabbi's Shabbat UK was a great success. We were inspired by the melodious singing of Chazan Rodal who also kept us entertained with his wonderful sense of humour.

The annual pre-Pesach shopping trip to London took place, with a coachload of people (together with their shopping bags!) ready to raid the shops in Golders Green for all the necessary items. This was followed by a great lunch, hosted by the Kay family, which everyone enjoyed very much.

Then, of course, we come to Pesach and a record number of people attended the Communal Seder, held once again in the Shul Hall, due to the expanding numbers who wanted to attend. This was voted a great success, the Seder and the meal being very much enjoyed by all.

We celebrated Lag B'Omer with our usual bonfire and BBQ, with a superb bonfire being built with the great help of the Pink boys, who assiduously and dedicatedly scrounged around for all the necessary bits wood and old fencing. The event was further enhanced by the addition of African drumming lessons provided by Callillo Drumming, with everyone "having a go"! We also had our annual Shavuot Lunch, with over 60 people attending! The word has obviously got around regarding our special lunches and once again, we were

not disappointed in the standard of catering provided by Dinie Pink.

Shortly after this, it was time for our turn to make the trip to the beautiful Sheffield Shul, with whom we have been twinned. After a very wet start to the journey, we arrived there with a great improvement in the weather, to be made very welcome by members of that community. After some time spent socializing, we were shown a film entitled “Whose Land?” about Israel and the various conflicts as to actually has the right to be there. This was very interesting and was followed by a magnificent repast and all in all, certainly was a trip worth making.



A few months later, it was the Sheffield Shul's turn to make the trip to us, for our Summer BBQ and the weather was magnificent, if not a trifle too hot! Once again, we had the pleasure of hearing Callillo Drumming and the members of Sheffield Shul also had a turn! They all said what a great time they had had and we look forward to our next “get-together” when it will be our turn to go to Sheffield.

We also have enjoyed baking challahs on the first Thursday of each month. The session is called “Loaves of Love” and we also make extra challahs for anyone that needs it.

We have visited people in hospital, who may not have many relatives or indeed, just to brighten the day with some company. We have also taken them to hospital appointments and done the shopping if they can't get to the shops themselves. All in all, we are there for people who need some form of “back-up” and can offer support if required.

We strive to be a very caring community, enjoying all the social aspects of the calendar as much as possible, so long may that continue!

We have been extremely fortunate in attracting significant funding from the Chief Rabbi's Centre for Rabbinic Excellence which has allowed us to organise events that would otherwise be beyond our financial capability.

The Thursday Club

The Thursday Club is the vehicle through which we deliver our Social Welfare Programmes, these are non-denominational and open to all irrespective of whether or not they are members of the community.

In addition to the weekly meeting every Thursday where we provide a freshly cooked nutritious hot meal for our clients and a varied programme of education and entertainment, we also provide support to elderly people in the area. This includes visiting people who require a low level of support such as a friendly face to chat to over a cup of tea, someone to provide help with a trip to the shops or transport to the doctor.

We also work closely with other agencies such as Birmingham Jewish Community Care, Age UK, Hearing Dogs for the Deaf etc. to ensure that the services provided by these agencies are properly signposted to our users.



The Thursday Club has continued to provide a beacon of light in the lives of many of our elderly members and friends. We were delighted to welcome the Mayor of Solihull, Councillor Flo Nash to the Club.

We have continued to provide a stimulating and varied programme of activities as well as delicious hot nutritious meals. We are extremely grateful to Rabbi & Rebbetzen Pink for the delicious food that they prepare every week. Despite rising food costs we have strived to keep our admission charge to a minimum by maximising the use of volunteers. We are extremely grateful to all those helpers who are on the rota to help set the tables and serve the meals. We are also fortunate that most of our speakers do not charge for their services. After 15 years as Co-ordinator of the Club Ruth Abrahams has decided to take a break. We are extremely grateful to her for all that she has done for the Club and hope she enjoys her new found spare time.

The rising cost of food and an increasing number of users who are receiving subsidised entry due to financial hardship has led to the gap between entrance fees received and the core cost of providing the service increasing. We have taken steps to reduce this in the coming year by implementing a small increase in the entry fee. We have also secured a commitment from one of our regular supporters that they will increase their annual grant to cover the balance of this shortfall.

Rabbi Pink has been extremely successful in raising funds, primarily from Charitable Trusts to support the rest of our activities. This year we have received grants from Aviva, Birmingham Jewish Care, We Are All Making A Difference Foundation and the Baron Davenport Foundation, Our funds are managed separately to the main Shul funds ensuring that every penny raised for the Club is used to further the work of the Thursday Club.

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, many of whom are not members of the Solihull Community for their continued support. Particular mention must be made of our caretaker and security officer, Eric Harrison who consistently goes over and above the call of duty in his work for the community.

Tzedokah Fund

The Tzedokah Fund has had another successful year. Our income is derived from donations to the tzedokah (charity collection) boxes in the Shul, private donations and gift aid where the donation was eligible as well as grants from charitable trusts. All donations received are allocated to general charitable use unless the donor has specifically asked for it to be ear marked for a specific purpose or project.

We have continued to support a variety of charitable causes both in response to appeals received and proactively when the Rabbi is of an individual needing assistance. The privacy of all recipients is carefully protected to ensure that no one will ever refrain from requesting help due to a fear of the request becoming public knowledge.

We have also made aware or family of all recipients of assistance. The privacy of all recipients is carefully protected to ensure that no one will ever refrain from requesting help due to a fear of the request becoming public knowledge.

Youth Activities

Our Youth Activities delivered through which provides a for young children their culture and organises social young people and It is also the vehicle

we run some of our programmes aimed at tackling racism and anti-Semitism by promoting tolerance amongst young people.

The Alan Leigh Children's Playground continues to provide a safe and secure environment for children to play under their parents supervision. This year we redecorated and furnished our youth lounge in memory of the late Esta Benson. Equipped with comfortable couches and armchairs it is a great place for teenagers to hangout and chill.



made aware or family of all recipients of assistance. The privacy of all recipients is carefully protected to ensure that no one will ever refrain from requesting help due to a fear of the request becoming public knowledge.

distributed items before requiring short and interest free in financial scholarships wishing to education and cope with a after math bereavement disasters.

are primarily Solihull Cheder Sunday School to learn about heritage. It activities for their families. through which

Summary of our achievements:

Highlights of the Year

- 450 hours of Adult Education delivered by Rabbi & Rebbetzen Pink
- 1424 Meals served by the Thursday Club
- 3115 School Children and Adults Participated in tours of the Synagogue as part of our Cultural Awareness and Anti-Racism Programme organised by Marina Kaplan.
- 6 Deliveries of Food to the Trussell Trust organised by Andrew Goldstein
- 2085 Hours logged by our Volunteers

We have continued to increase the scope of our activities in the areas of Social Welfare, Adult Education and Social Cohesion and maintained our level of activities in all other areas. This has allowed us to deliver all our aims and objectives in a manner that surpasses expectations, we have increased the use of volunteers and have successfully implemented feedback from our users to further improve the quality of the services that we offer. With the aid of donations and grants we have been able to continue our programme of refurbishment of our community centre, particularly the facilities for the elderly and disabled. We have diversified our sources of income and have been able to create a financial reserve to allow us to weather any unforeseen emergencies.

Plans for the future:

Continue to reach out to more unaffiliated Jewish families in the area to expand our membership base thus reducing our reliance on donations and fundraising.

Continue our programme of upgrading and repairing the physical infrastructure of our Community Centre.

Continue to expand our educational activities to reach a greater number of our members.

Identify areas where we can reduce expenditure by the use of volunteers from within our community.

The financial summary of the last financial year ended 28th February 2019 is attached.

Approval:

This report was approved by the Trustees on 08/09/2019 and signed on their behalf.



Gerald Langman



Malcolm Hyams

SOLIHULL AND DISTRICT HEBREW CONGREGATION
Registered Charity Number: 1100938

Accounts

28th February 2019

**INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS OF THE SOLIHULL AND
DISTRICT HEBREW CONGREGATION FOR THE YEAR ENDED 28TH FEBRUARY 2019**

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. It is my responsibility to:

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

INDEPENDENT EXAMINER'S STATEMENT

I have completed my examination. I confirm that no material 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 Trust as required by section 130 of the Act.
2. The accounts do not accord with those records.
3. The accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities Act (Accounts and Reports) Regulations 2008 other than any requirement that they give a true and fair view which is not a matter considered as part of an independent examination. I confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.

A.M. Berger FCCA
Chartered Certified Accountant

5 Gardner Way
Kenilworth
Warwickshire
CV8 1QW

30th July 2019

SOLIHULL AND DISTRICT HEBREW CONGREGATION
CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 28TH FEBRUARY 2019
RECEIPTS AND PAYMENTS ACCOUNT

	2019	2018
	Total	Total
Receipts		
Synagogue	87,045	84,075
Coventry Hebrew Congregation	326	210
Cheder	-	2,000
Ladies Guild	6,391	8,759
Thursday Club	8,902	8,301
Tzedokah	26,734	16,204
	129,398	119,549
Payments		
Synagogue	86,334	77,376
Coventry Hebrew Congregation	224	224
Cheder	67	207
Ladies Guild	7,185	7,359
Thursday Club	9,646	19,659
Tzedokah	24,532	19,349
	127,988	124,174
Net Outflow(Inflow) of Funds	1,410	- 4,625

Within the parent charity there are a number of subsidiary activities that operate independently of the main account with their own bank account and treasurer. Namely, Ladies Guild, Tzedokah Fund, Thursday Club, Coventry Fund and Cheder. The detailed analysis of these accounts is attached.

SOLIHULL AND DISTRICT HEBREW CONGREGATION
FINANCIAL STATEMENTS FOR THE YEAR ENDED 28TH FEBRUARY 2019
RECEIPTS AND PAYMENTS ACCOUNT

	2019	2018
	Total	Total
Receipts		
Subscriptions	25,698	24,693
Gift Aid	9,290	7,755
Kol Nidrei Appeal	10,789	12,278
Donations	6,602	11,190
Legacies	1,000	-
	<u>53,379</u>	<u>55,916</u>
Operating activities to generate funds		
Functions & Fundraising	2,802	3,684
Sale of Judaica	12,897	7,383
Rent received	10,000	10,000
Advertising Income	1,579	1,050
Burial Fees	-	125
Restricted Grants	6,388	5,917
	<u>33,666</u>	<u>28,159</u>
Total Receipts	<u>87,045</u>	<u>84,075</u>
PAYMENTS		
Charitable Activities		
Ministerial & Religious Expenses	27,763	21,055
Chazan Expenses	2,813	2,580
Subscriptions, Printing & Adverts	427	684
Burial Fund	300	-
Cost of Judaica	10,894	8,339
Affiliated Organisations	250	200
Other Salaries	8,459	9,302
Community Activities	12,851	10,155
Support Costs		
Repairs & Maintenance	1,914	1,900
Cleaning & Gardening	4,351	5,695
Telephone/Internet & Postage	2,101	1,759
Insurance	4,115	4,107
Gas , Electricity and Water	3,120	4,789
Bank Charges	294	434
Security Costs	5,803	4,281
Secretarial Costs	880	1,403
Total	<u>86,335</u>	<u>76,683</u>
Bank and Cash funds last year end	70,883	64,184
Net Inflow (Outflow) of Funds	710	7,392
Bank and Cash funds this year end	71,593	71,576

Note - Gift Aid

Due to HMRC regulations the Gift Aid claims for all subdivisions are handled by the main synagogue account and subsequently allocated to the main sub account on receipt. Gift Aid relating to Tzedakah, Thursday Club and Ladies Guild were transferred to their accounts during the year.

SOLIHULL AND DISTRICT HEBREW CONGREGATION – CHEDER
RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 28TH FEBRUARY 2019

	2019	2018
<u>RECEIPTS</u>		
Grants (Unrestricted)	-	2,000
Cheder Fees	-	-
Fund raising income	-	-
Total Receipts	-	2,000
 <u>PAYMENTS</u>		
Charitable Activities		
 Support Costs		
Bank Charges	67	72
 Management		
Salaries	-	135
Food	-	-
Internet	-	-
Ink Cartridges	-	-
Total Payments	67	207
 Net (payments)/Receipts	- 67	1,793
 Bank and Cash funds last year end	9,577	7,784
Bank and Cash funds this year end	9,510	9,577

NOTES

Cheder refers to a Sunday School to educate children about Jewish culture and heritage
This branch of our charity also carries out work with youth and school children in particular
our anti-racism and tolerance programmes promoting peaceful co-existence and British values.

SOLIHULL AND DISTRICT HEBREW CONGREGATION – LADIES GUILD
RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 28TH FEBRUARY 2019

	2019	2018
<u>RECEIPTS</u>		
Gift Aid	650	1,109
Donations and Fundraising	5,741	7,650
	<u>6,391</u>	<u>8,759</u>

PAYMENTS

Function Costs	5,779	4,897
Waitresses and Cleaning	1,406	2,462
	<u>7,185</u>	<u>7,359</u>

Total Payments

Net (payments)/Receipts	-	794	1,400
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Bank and Cash funds last year end	<u>3,283</u>	<u>1,883</u>
Bank and Cash funds this year end	<u>2,489</u>	<u>3,283</u>

Notes

The Ladies Guild is a separately managed subsidiary of the main charity whose purpose is to support the social and cultural activities of the community

SOLIHULL AND DISTRICT HEBREW CONGREGATION - THURSDAY CLUB
FINANCIAL STATEMENTS FOR THE YEAR ENDED 28TH FEBRUARY 2019

RECEIPTS AND PAYMENTS ACCOUNT	2019	2018
<u>RECEIPTS</u>		
Donations	462	538
Gift Aid	102	301
Legacy	1500	
Unrestricted grants received*	1800	1500
Restricted grants received**	2000	2333
<u>Operating activities to generate funds</u>	<u>5864</u>	<u>4672</u>
 Entrance fees	 3038	 3630
<u>Total Receipts</u>	<u>8902</u>	<u>8302</u>
 <u>Payments</u>		
<u>Charitable Activities</u>		
Cost of catering	6522	4818
Lecture fees	40	60
<u>Support Costs</u>		
Equipment & repairs	916	20
Bathroom refurbishment		12701
Light and Heat		
<u>Management & administration</u>		
Other salaries	2005	1905
<u>Other Payments</u>		
Newspapers	163	155
<u>Total Payments</u>	<u>9646</u>	<u>19659</u>
 <u>Net Payments (Receipts)</u>	 <u>-744</u>	 <u>-11357</u>
 <u>Bank and Cash Funds last year end</u>	 4799	 16156
 <u>Bank and Cash Funds this year end</u>	 <u>4055</u>	 <u>4799</u>

NOTES

This fund was set up under the auspices of Solihull and District Hebrew Congregation and is non denominational, and it exists to provide social activities and welfare support for the elderly

* Unrestricted (May be used at the discretion of the donee charity in support of the objects of the donor)

** Restricted (To be used for specifically designated purposes)

SOLIHULL AND DISTRICT HEBREW CONGREGATION – TZEDOKAH FUND
RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 28TH FEBRUARY 2019

	2019	2018
<u>RECEIPTS</u>		
Gift Aid	1,241	2,145
Donations Restricted	4,029	3,040
Donations Unrestricted	7,542	3,416
Grants	4,134	3,544
Activities	9,789	4,059
Total Receipts	<u>26,735</u>	<u>16,204</u>
<u>PAYMENTS</u>		
Charitable Activities	10,535	16,608
Charitable Payments	4,537	2,432
Loans	6,000	-
Synagogue Refurbishment	3,388	309
Library Fund	73	-
Total Payments	<u>24,533</u>	<u>19,349</u>
Net (payments)/Receipts	2,202	- 3,145
 Bank and Cash funds last year end	 <u>30,209</u>	 <u>33,354</u>
Bank and Cash funds this year end	<u>32,411</u>	<u>30,209</u>

Tzedokah means charity. This account handles both donations made for specific charitable purposes in line with the wishes of the donor (restricted funds) such as the library fund, building fund, and donations made for general charitable use, examples of this is grants made to organisations such as soup kitchens or youth clubs who have appealed to us for charitable funding, or Interest Free loans to people suffering temporary financial difficulty.

**SOLIHULL AND DISTRICT HEBREW CONGREGATION
COVENTRY HEBREW CONGREGATION FUNDS
FINANCIAL STATEMENTS FOR THE YEAR ENDED 28TH FEBRUARY 2019
RECEIPTS AND PAYMENTS ACCOUNT**

	2019 Total		2018 Total
Receipts			
Interest	326		210
	<u>326</u>		<u>210</u>
Payments			
Insurance	224		224
	<u>224</u>		<u>224</u>
Net (payments)/Receipts	102	-	14
Bank and Cash funds last year end	<u>69,706</u>		<u>69,720</u>
Bank and Cash funds this year end	<u>69,808</u>		<u>69,706</u>

The membership of Solihull Hebrew Congregation & Coventry Hebrew Congregation merged in 2004. In 2013 the Charity Commission issued a scheme transferring the assets of Coventry Hebrew Congregation to Solihull Hebrew Congregation, with SDHC being responsible for ring fencing the funds relating to the burial fund for exclusive use for the purposes of burial in the Jewish section of the London Road Cemetery in Coventry

SOLIHULL AND DISTRICT HEBREW CONGREGATION
FINANCIAL STATEMENTS FOR THE YEAR ENDED 28TH FEBRUARY 2019

Cash Funds

	2019	2018
Bank accounts:-		
Synagogue (Less Halifax Credit Card)	21,593	70,881
Cambridge and Counties Bank	50,000	-
Coventry Hebrew Congregation (Lloyds Bank)	24,715	24,939
Coventry Hebrew Congregation (NS & I)	45,092	44,768
Thursday Club	4,055	4,798
Ladies Guild	2,489	3,283
Tzedokah Fund	32,411	30,209
Cheder	9,510	9,577
	<u>189,865</u>	<u>188,455</u>

Assets Retained for Charity's own use	2019	2018
Loan - Repayable within 12 months	6,000	-
Synagogue & Community Centre	330,351	330,351
Fixtures and Fittings	150,000	150,000
Sifrei Torah	56,000	56,000
Stock and Equipment	6,000	6,000
	<u>548,351</u>	<u>542,351</u>

The trustees have not had the synagogue and community centre professionally valued and is shown at cost. They consider the current market value to be £1,200,000

Liabilities

Coventry Hebrew Congregation Burial Fund	50,000	50,000
	<u>50000</u>	<u>50,000</u>

J.Gouldman

G.Langman

Signed on behalf of the trustees on

Note

The Coventry Hebrew Congregation Burial Fund is estimated at current prices plus 1.5% p.a. for inflation in respect of 16 living members whose ages range from approximately to 60 to 85 Membership of the burial fund excludes any payments due to Coventry City Council who are the owners of the cemetery.

SOLIHULL AND DISTRICT HEBREW CONGREGATION

FINANCIAL STATEMENTS FOR THE YEAR ENDED 28TH FEBRUARY 2019

Schedule of Grants Received

<u>Charitable Foundation</u>	Amount	Purpose
CST Security	4713.00	Security
Chief Rabbi Centre for Community Excellence (United Synagogue)	5458.56	Activities
Birmingham Community Care	2000.00	Work with Elderly
Aviva	300.00	Work with Elderly
Baron Davenport	500.00	Work with Elderly
Eversheds	350.00	Chanukah
We are all making a difference	1000.00	Work with Elderly
	<u>14321.56</u>	