CHABAD LUBAVITCH BRICKET WOOD & DISTRICTS

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 8 MAY 2024

CHABAD LUBAVITCH BRICKET WOOD & DISTRICTS

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Zvi Brooks Brian John Grossman Rabbi Ephraim Levine Rabbi Leivi Sudak
Principal address	The Bluebells Station Road St Albans Herts AL2 3PQ
Independent examiner	Robinson Stewart & Co. 7 Granard Business Centre Bunns Lane Mill Hill London NW7 2DQ

CHABAD LUBAVITCH BRICKET WOOD & DISTRICTS

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CHABAD LUBAVITCH BRICKET WOOD & DISTRICTS

TRUSTEES' REPORT

FOR THE YEAR ENDED 8 MAY 2024

The trustees present their annual report and financial statements for the year ended 8 May 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)".

Objectives and activities

The charity was set up as a Charitable Incorporated Organisation on 10 May 2022 for (1) the advancement and promotion of the Orthodox Jewish faith in Bricket Wood and the surrounding areas through the holding of prayer meetings, pastoral care, lectures, public celebration of religious festivals, producing and/or distributing literature on Jewish religious texts, custom and practice following the principles of Chabad Lubavitch; and (2) the advancement of public education including 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 (3) by the provision of items, financials and practical assistance in particular, but not exclusively to persons of the Jewish faith in Bricket Wood and the surrounding areas who are in need of assistance to prevent or relieve poverty.

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

Achievements and performance

Throughout the past year we have made significant progress in fulfilling our charitable objectives. Our programs and activities have encompassed both religious and spiritual services, as well as cultural and social initiatives that are inclusive and accessible to all.

The trustees have diligently reviewed the objectives and activities of our charity to ensure they remain aligned with our core aims. This review process has been guided by the Charity Commission's general guidance on public benefit and its supplementary guidance on the advancement of religion for public benefit. By maintaining a strong commitment to these principles, we have continued to promote Jewish worship, education and welfare while supporting those in need. During the year we did this as follows:

Community Welfare and Support

One of our primary objectives is to provide financial, practical and social assistance to individuals and families facing hardship, ensuring that no one is left without essential support. Over the past year we have expanded our efforts to reach more people in need.

In line with our objective to provide assistance in preventing or relieving poverty, we distributed over 250 Purim food packages, ensuring that Jewish families in the area could celebrate the festival with joy and dignity.

The weekly care package initiative, which includes freshly baked challah and food essentials, has been a key element in supporting those facing hardship, particularly the elderly or those who need a bit of uplift.

Additionally, when members of our community experienced bereavement, we provided practical and emotional support. In accordance with promoting Jewish pastoral care, we reached out to families in mourning, ensuring that they felt the embrace of the community during challenging times.

Community Building

A strong and engaged Jewish community is central to fulfilling our objective of promoting the Orthodox Jewish faith. Throughout the year we have organised large-scale public events, prayer meetings and Shabbat gatherings, all aimed at reinforcing Jewish identity and unity.

The Bricket Wood Grand Menorah Lighting exemplified our commitment to the public celebration of religious festivals and brought together over one hundred participants, including from the wider community. This event fostered a strong sense of Jewish pride and community connection.

Our weekly Friday Night Soup & Scotch gatherings served as a cornerstone for social engagement. These gatherings have played a crucial role in social inclusion, ensuring that individuals from all backgrounds, including those who may feel isolated, could come together in a warm and welcoming environment.

The launch of the Club 13 Bar Mitzvah Program further supports our objective of advancing Jewish education and bringing communities together as Club 13 joined together with neighbouring communities, such as Radlett and Bushey. Through structured learning and mitzvah projects young boys prepared for their Jewish coming of age in a meaningful and engaging way.

Jewish Festivals Celebrations
Publicly celebrating Jewish festivals is a core aspect of our objectives. By hosting large-scale holiday events we ensure that Jewish traditions are accessible to all, regardless of background or affiliation.

For Shavuot we held an all-night study session, fulfilling our objective of advancing Jewish education. The public reading of the ten commandments was attended by families and individuals. Purim 2024 was another incredible success. The Purim Party and Family Purim Celebration, attended by well over one hundred people, promoted Jewish observance and community connection in an engaging and joyous manner. Another highlight was our first ever Passover Communal Seder, which brought together individuals and families to celebrate Passover in a meaningful way, particularly those who may not have had the means or ability to host their own Seders.

The Mishloach Manot gift-giving project, led by Club 13 boys, directly aligned with our charitable objectives by ensuring that Jewish families in financial need could still partake in the mitzvah of Purim.

Jewish Women Connect
The Jewish Women Connect (JWC) program has played a significant role in promoting Jewish faith, education and community involvement. The Challah Bake in October brought Jewish women together for an evening of learning, connection and tradition, reinforcing their Jewish identity. Similarly, the Canvas Painting event in March integrated Jewish themes and discussions, promoting community and social engagement.

Family Programs
Jewish family life is at the heart of our mission and our family-oriented programs have successfully promoted bringing families and communities together in line with our objectives.

During the High Holidays we ensured that families could participate meaningfully by providing a dedicated children's marquee, allowing younger members to experience Jewish tradition in an engaging and age-appropriate way. Additionally, during our events, we provided a selection of board games, toys and recreational facilities, such as trampolines and swing sets, to cater for families.

Classes and Lectures
Education remains a cornerstone of our mission, fulfilling our objective to advance public education in customs and practices. Throughout the year we have provided a range of Torah classes, discussions and learning opportunities for both adults and children.

The Mentch Club, a monthly men's discussion group, has provided a platform for young professionals to engage in learning and explore meaningful discussions on Torah perspectives and modern-day dilemmas. Topics such as 'Is Religion a Choice?' and 'What is the evil eye?' encouraged thought-provoking conversations and deep engagement with Jewish teachings.

For younger members our **Club 13 Bar Mitzvah Program** continued to provide structured learning sessions, empowering boys approaching their Bar Mitzvah to develop a deeper connection to their Jewish identity and responsibilities.

Religious Services
Providing opportunities for Jewish worship is a fundamental aspect of our objective to promote the Orthodox Jewish faith. Our weekly and festival prayer services have continued to serve as a pillar of religious life in Bricket Wood, fostering spirituality, community engagement and Jewish continuity.

Our weekly Friday night and Shabbat day services have created a welcoming environment where community members come together for prayer, song and inspiration. These services, particularly the Once-a-Month Shabbat Minyan, have encouraged greater attendance and communal participation. Other religious services this year included the **High Holiday Services**, with record attendance, ensuring every Jew in the community could experience the transformative power of the Jewish New Year. The **Tefillin Drive** brought men together for morning tefillin and bagel breakfasts, creating a space for meaningful Jewish engagement.

These services have strengthened Jewish faith and identity in Bricket Wood, ensuring that every community member, regardless of background or level of observance, feels welcomed and included in Jewish life.

Conclusion
Through a combination of worship, education, community support and outreach, Chabad Lubavitch of Bricket Wood has successfully upheld its charitable objectives over the past year. We express our gratitude to the trustees, volunteers and community members whose support and involvement have made these achievements possible. As we move forward we remain committed to expanding our programs, strengthening Jewish life and ensuring that every Jew in Bricket Wood feels welcomed, supported and engaged in their faith.

Financial review
In the view of the trustees the funds of the charity are sufficient for its purposes.

Income increased in the year to £30,491, although expenditure increased to £41,634, resulting in a deficit of £11,143.

Structure, governance and management
The charity is a registered charity, number 1198884 and is constituted under a CIO - Foundation.

The trustees who served during the year and up to the date of signature of the financial statements were:
Zvi Brooks
Brian John Grossman
Rabbi Ephraim Levine
Rabbi Leivi Sudak

New trustees are recruited by the existing trustees as and when considered necessary.

The trustees' report was approved by the Board of Trustees.

Zvi Brooks
Trustee

19 February 2025

CHABAD LUBAVITCH BRICKET WOOD & DISTRICTS

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 8 MAY 2024

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees 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 the incoming resources and application of resources of the charity for that year.

In preparing these financial statements, the trustees are required to:
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that 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.

CHABAD LUBAVITCH BRICKET WOOD & DISTRICTS

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF CHABAD LUBAVITCH BRICKET WOOD & DISTRICTS

I report to the trustees on my examination of the financial statements of Chabad Lubavitch Bricket Wood & Districts (the charity) for the year ended 8 May 2024.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements 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 now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

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 Charities Act 2011.

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

John S Robinson FCA
Robinson Stewart & Co.
Chartered Accountants
7 Granard Business Centre
Bunns Lane
Mill Hill
London
NW7 2DQ

19 February 2025

CHABAD LUBAVITCH BRICKET WOOD & DISTRICTS

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 8 MAY 2024

	Notes	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Income from:			
Donations and legacies	3	30,491	21,667
Total income		30,491	21,667
Expenditure on:			
Charitable activities	4	41,634	18,920
Total expenditure		41,634	18,920
Net income/(expenditure) and movement in funds		(11,143)	2,747
Reconciliation of funds:			
Fund balances at 9 May 2023		1,416	-
Fund balances at 8 May 2024		(9,727)	2,747

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

CHABAD LUBAVITCH BRICKET WOOD & DISTRICTS

BALANCE SHEET

AS AT 8 MAY 2024

	Notes	2024 £	£	2023 £	£
Fixed assets					
Tangible assets	9		600		900
Current assets					
Cash at bank and in hand		2,586		2,517	
Creditors: amounts falling due within one year	10	(13,113)		(2,001)	
Net current (liabilities)/assets			(10,527)		516
Total assets less current liabilities			(9,727)		1,416
The funds of the charity					
Unrestricted funds	11		(9,727)		1,416
			(9,727)		1,416

The financial statements were approved by the trustees on 19 February 2025

Zvi Brooks
Trustee

Brian John Grossman
Trustee

1 Accounting policies

Charity information
Chabad Lubavitch Bricket Wood & Districts is a registered charity, number 1198884.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". The charity is a Public Benefit Entity as defined by FRS 102.

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

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

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 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.

Cash donations are recognised on receipt. 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 at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 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.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

1 Accounting policies **(Continued)**

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings	10% per annum on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset and is recognised in the statement of financial activities.

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors, are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

2 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.

3 Income from donations and legacies

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Donations and gifts	29,691	20,867
Grants	800	800
	30,491	21,667

4 Expenditure on charitable activities

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Direct costs		
Sabbath and festival events	21,766	5,755
Rent	6,000	6,000
Celebrants	7,000	4,000
Synagogue upkeep	1,594	1,101
Insurance	803	307
Office and administrative expenses	2,323	1,757
	39,486	18,920

5 Other expenditure

	2024 £	2023 £
Advertising	974	513
Professional fees	96	192
Accountancy fees	30	350
Bank charges	948	180
Depreciation	100	96
	2,148	1,331

6 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

7 Employees

There were no employees during the year (2023 - none).

8 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

9 Tangible fixed assets

	Fixtures and fittings £
Cost	
At 9 May 2023	996
At 8 May 2024	996
Depreciation and impairment	
At 9 May 2023	96
Depreciation charged in the year	100
At 8 May 2024	196
Carrying amount	
At 8 May 2024	800
At 8 May 2023	900

10 Creditors: amounts falling due within one year

	2024 £	2023 £
Other creditors	12,733	1,651
Accruals and deferred income	380	350
	13,113	2,001

11 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 9 May 2023 £	Incoming resources £	Resources expended £	At 8 May 2024 £
General funds	1,416	30,491	(41,634)	(9,727)

Previous period:	At 9 May 2022 £	Incoming resources £	Resources expended £	At 8 May 2023 £
General funds	-	21,667	(18,920)	2,747

12 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).