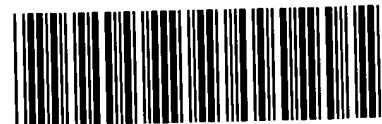

C&H ASSOCIATION LTD
(A company limited by guarantee)

UNAUDITED
TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2016

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C&H ASSOCIATION LTD
(A company limited by guarantee)

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C&H ASSOCIATION LTD
(A company limited by guarantee)

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE COMPANY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 MARCH 2016**

Trustees

C Berger, Trustee
M Berger, Trustee
H Berger, Trustee

Company registered number

1696892

Charity registered number

287082

Registered office

1st Floor, Unit 1 Grosvenor Way, London, N16 5SR

Accountants

Wolffe Accountancy Services Ltd, 34 Braydon Road, London, N16 6QB

Bankers

Barclays Bank Plc, Mile End and Bow Group, London, E1 3DA

C&H ASSOCIATION LTD
(A company limited by guarantee)

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2016

The trustees have pleasure in presenting their Annual Report for the year ended 31 March 2016. The trustees who are also directors of C & H Association Limited for the purpose of company law and who served during the year and up to the date of this report are set out on page 1.

Structure, Governance and Management

The Charity is constituted as a Company limited by guarantee, and is therefore governed by its Memorandum and Articles of Association.

The Governors (Trustees) administer the day-to-day affairs of the charity. None of the Trustees have any beneficial interest in the charity.

It is not currently the intention of the Trustees of the Charity to appoint new Trustees. Should the situation change in the future, the Trustees will apply suitable recruitment training and induction procedures.

Objectives and Activities

The company is established to further both in the United Kingdom and abroad those purposes recognised as charitable by English Law. To achieve these objects, the Company utilises its income to make grants and donations which was in accordance with the guidance of the Charity Commission relating to Public Benefit.

Achievements and performance

During the year the Company continued to pursue its philanthropic objects in support of educational, religious and other Charitable Organisations.

Financial Review

Income from donations and investments aggregated £237,114 and total resources expended were £243,121 resulting in a deficit of £6,007.

The financial results of the Charity's activities for the year to 31 March 2016 are fully reflected in the attached Financial Statement together with the Notes thereon.

Risk Factors

The Charity has assessed the major risks to which it is exposed; particularly those relating to the operation and finance of the Charity. The Trustees are satisfied that there are systems in place to mitigate its exposure to those risks.

Reserves Policy

It is the policy of the Charity to maintain unrestricted funds at a level which the Trustees consider appropriate after taking account of the future commitments of the Charity.

This report was approved by the Trustees on 23 February 2017 and signed on their behalf by:


.....
C Berger, Trustee

C&H ASSOCIATION LTD
(A company limited by guarantee)

TRUSTEES' RESPONSIBILITIES STATEMENT
FOR THE YEAR ENDED 31 MARCH 2016

The Trustees (who are also directors of C&H Association Ltd for the purposes of company law) 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).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

C&H ASSOCIATION LTD
(A company limited by guarantee)

**INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 MARCH 2016**

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF C&H ASSOCIATION LTD

I report on the financial statements of the company for the Year ended 31 March 2016 which comprise the Statement of Financial Activities and Balance Sheet, with the related notes.

This report is made solely to the company's Trustees, as a body, in accordance with section 145 of the Charities Act 2011 and regulations made under section 154 of that Act. My work has been undertaken so that I might state to the company's Trustees those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the company and the company's Trustees as a body, for my work or for this report.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The Trustees, who are also the directors of the company for the purposes of company law, are responsible for the preparation of the financial statements. The Trustees consider that an audit is not required for this Year under section 144(2) of the Charities Act 2011 (the Act) and that an independent examination is needed. ACCA

Having satisfied myself that the company is not subject to audit under charity or company law and is eligible for independent examination, it is my responsibility to:

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

BASIS OF INDEPENDENT EXAMINER'S REPORT

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the company and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking 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 financial statements present a 'true and fair view' and the report is limited to those matters set out in the statement below.


INDEPENDENT EXAMINER'S STATEMENT

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - to prepare financial statements which accord with the accounting records and comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charitieshave not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

C&H ASSOCIATION LTD
(A company limited by guarantee)

INDEPENDENT EXAMINER'S REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2016

Signed: 

Dated: 23 February 2017

D Wolffe FCCA

WOLFFE ACCOUNTANCY SERVICES LTD

Accountants

34 Braydon Road
London
N16 6QB

C&H ASSOCIATION LTD
(A company limited by guarantee)

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2016**

	Note	Unrestricted funds 2016 £	Total funds 2016 £	Total funds 2015 £
INCOMING RESOURCES				
Incoming resources from generated funds:				
Voluntary income	2	237,096	237,096	649,150
Investment and Sundry Income		18	18	8
		<u>237,114</u>	<u>237,114</u>	<u>649,158</u>
TOTAL INCOMING RESOURCES				
		<u>237,114</u>	<u>237,114</u>	<u>649,158</u>
RESOURCES EXPENDED				
Charitable activities		243,010	243,010	205,802
Governance costs	4	111	111	302
		<u>243,121</u>	<u>243,121</u>	<u>206,104</u>
TOTAL RESOURCES EXPENDED				
		<u>243,121</u>	<u>243,121</u>	<u>206,104</u>
NET INCOMING / (OUTGOING) RESOURCES BEFORE REVALUATIONS		(6,007)	(6,007)	443,054
Gains and losses on revaluations of investment assets		(589)	(589)	-
		<u>(6,596)</u>	<u>(6,596)</u>	<u>443,054</u>
NET MOVEMENT IN FUNDS FOR THE YEAR				
		<u>(6,596)</u>	<u>(6,596)</u>	<u>443,054</u>
<i>Total funds at 1 April 2015</i>		717,241	717,241	274,187
TOTAL FUNDS AT 31 MARCH 2016		<u><u>710,645</u></u>	<u><u>710,645</u></u>	<u><u>717,241</u></u>

The notes on pages 9 to 13 form part of these financial statements.

C&H ASSOCIATION LTD
(A company limited by guarantee)
REGISTERED NUMBER: 1696892

BALANCE SHEET
AS AT 31 MARCH 2016

	Note	£	2016 £	£	2015 £
FIXED ASSETS					
Investments	5		419		1,008
CURRENT ASSETS					
Debtors	6	696,776		712,375	
Cash at bank		30,450		24,349	
		<u>727,226</u>		<u>736,724</u>	
CREDITORS: amounts falling due within one year	7	-		(18,491)	
NET CURRENT ASSETS			<u>727,226</u>		<u>718,233</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>727,645</u>		<u>719,241</u>
CREDITORS: amounts falling due after more than one year	8		(17,000)		(2,000)
NET ASSETS			<u>710,645</u>		<u>717,241</u>
CHARITY FUNDS					
Unrestricted funds			710,645		717,241
TOTAL FUNDS			<u>710,645</u>		<u>717,241</u>

The Trustees consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 ("the Act") and members have not required the company to obtain an audit for the Year in question in accordance with section 476 of the Act.

The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and for preparing financial statements which give a true and fair view of the state of affairs of the company as at 31 March 2016 and of its net resources expended for the Year in accordance with the requirements of sections 394 and 395 of the Act and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions applicable to small companies within Part 15 of the Companies Act 2006 and in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2015).

C&H ASSOCIATION LTD
(A company limited by guarantee)

BALANCE SHEET (continued)
AS AT 31 MARCH 2016

The financial statements were approved by the Trustees on 23 February 2017 and signed on their behalf, by:


.....
C Berger, Trustee

The notes on pages 9 to 13 form part of these financial statements.

C&H ASSOCIATION LTD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2016

1. ACCOUNTING POLICIES

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

1.1 Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, and in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2015). The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP), 'Accounting and Reporting by Charities' published in March 2005, applicable accounting standards and the Companies Act 2006.

1.2 Incoming resources

All incoming resources are included in the Statement of financial activities when the company has entitlement to the funds, certainty of receipt and the amount can be measured with sufficient reliability.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold. Donated facilities are included at the value to the company where this can be quantified and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

Donated services or facilities, which comprise donated services, are included in income at a valuation which is an estimate of the financial cost borne by the donor where such a cost is quantifiable and measurable. No income is recognised where there is no financial cost borne by a third party.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

1.3 Resources expended

Expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to particular activities they have been allocated on a basis consistent with the use of the resources.

Governance costs are those incurred in connection with administration of the company and compliance with constitutional and statutory requirements.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure.

All resources expended are inclusive of irrecoverable VAT.

1.4 Investments

Investments held as fixed assets are revalued at mid-market value at the balance sheet date and the gain or loss taken to the statement of financial activities.

C&H ASSOCIATION LTD
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2016**

2. VOLUNTARY INCOME

	Unrestricted funds 2016 £	Total funds 2016 £	Total funds 2015 £
Donations	237,096	237,096	649,150

3. LIST OF INSTITUTIONAL GRANTS PAYABLE

Name of institution/grant	2016 £	2015 £
1. Friends of Beis Sorah Schneirer	25,000	-
2. Mifal Tzedokoh Vechedes	25,000	15,100
3. United Torah Association	20,550	18,250
4. Amud Hachessed Ltd	16,000	-
5. MHBM	15,000	-
6. Friends of Beth Chinuch Lebonos	13,000	7,000
7. Cong D'Satmar Ltd - London	12,000	7,000
8. Yetev Lev Jerusalem	10,500	5,000
9. Lelov Trust	10,400	-
10. Society of Friends of the Torah	10,360	-
11. Teshuva Tefilla Tzedokoh	9,000	19,550
12. Asser Bishvil	9,000	17,600
13. Ezer Hatzoloh	8,400	5,000
14. Beth Feiga	7,580	5,300
15. Tomchei Shabbos Manchester	7,050	7,550
16. Daas Shulem Shotz	7,000	-
17. E N Slonim	6,100	2,200
18. Hatzolas Chasanim Ltd	4,000	-
19. Cong Yetev Lev	3,000	5,920
20. Beth Aharon	2,500	5,000
21. Chasdei Shlomo	2,500	-
22. Yeshiva Lezeirim Tiferes Yakov	2,300	2,000
23. Yesamach Levov Trust	2,200	5,000
24. Ezer B'Chuved	2,000	-
25. Riosan Ltd	1,350	-
26. Beis Yoel	1,200	-
27. Friends of Beir Miriam	1,000	1,000
28. Yad Shlomo Trust	1,000	-
29. Wlodowa Charity and Rehabilitaion Trust	-	33,000
30. C.M.Z	-	16,750
31. Kahal Chareidim Trust	-	8,000
32. Kollel Chibath Yerusalem	-	3,700
33. Beth Yitzchok	-	1,920
34. Bais Hamedrash Ohel Yakov	-	1,700
35. Friends of Mosdos Torah Veyirah	-	1,500
36. Tov Vachessed	-	1,000
Subtotal carried forward	234,990	196,040

C&H ASSOCIATION LTD
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2016**

3. LIST OF INSTITUTIONAL GRANTS PAYABLE (continued)

Name of institution/grant	2016 £	2015 £
Subtotal brought forward	234,990	196,040
37. Talmud Torah Yetev Lev	-	1,000
38. A Time Ltd	-	1,000
Donations under £1,000	8,020	7,762
	<u>243,010</u>	<u>205,802</u>

4. GOVERNANCE COSTS

	Unrestricted funds 2016 £	Total funds 2016 £	Total funds 2015 £
Interest Payable and Similar Charges	111	111	302

5. FIXED ASSET INVESTMENTS

	Other investments £
Market value	
At 1 April 2015 and 31 March 2016	1,008
Impairment	
At 1 April 2015	-
Revaluations	589
At 31 March 2016	589
Net book value	
At 31 March 2016	419
At 31 March 2015	1,008

All fixed asset investments are held in the UK

C&H ASSOCIATION LTD
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2016**

6. DEBTORS

	2016 £	2015 £
Loan debtors	<u>696,776</u>	<u>712,375</u>

**7. CREDITORS:
Amounts falling due within one year**

	2016 £	2015 £
Bank loans and overdrafts	<u>-</u>	<u>18,491</u>

**8. CREDITORS:
Amounts falling due after more than one year**

	2016 £	2015 £
Loan creditors	<u>17,000</u>	<u>2,000</u>

SUMMARY OF FUNDS

	Brought Forward £	Incoming Resources £	Resources Expended £	Carried Forward £
General fund	691,243	237,114	(243,710)	684,647
Capital reserve	(35,299)	-	-	(35,299)
Fund equalisation	61,297	-	-	61,297
Total	<u>717,241</u>	<u>237,114</u>	<u>(243,710)</u>	<u>710,645</u>

9. RELATED PARTY TRANSACTIONS

i. The Loan Debtors (Note 6) are Companies of which one or more of the Governors/Trustees of this Charity are also Directors. They comprise of interest free loans to other registered Charities aggregating £696,776 (2015 - £712,375).

ii. Included in Loan Creditors (Note 8) are amounts aggregating £15,000 (2015 - £Nil) due to Companies of which one of more of the Governors/Trustees of this Charity are also Directors. The loans are interest free.

C&H ASSOCIATION LTD
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2016

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2016 nor for the year ended 31 March 2015.

There were no trustees' expenses paid for the year ended 31 March 2016 nor for the year ended 31 March 2015.