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

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**UNAUDITED**  
**TRUSTEES' REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2020**

MONDAY



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

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**C&H ASSOCIATION LTD**  
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**REFERENCE AND ADMINISTRATIVE DETAILS OF THE COMPANY, ITS TRUSTEES AND ADVISERS  
FOR THE YEAR ENDED 31 MARCH 2020**

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<b>Trustees</b>	C Berger, Trustee M Berger, Trustee H Berger, Trustee
<b>Company registered number</b>	1696892
<b>Charity registered number</b>	287082
<b>Registered office</b>	1st Floor Unit 1 Grosvenor Way London N16 5SR
<b>Accountants</b>	Wolffe Accountancy Services Ltd Accountants 34 Braydon Road London N16 6QB
<b>Bankers</b>	Barclays Bank Plc Mile End and Bow Group London E1 3DA

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**C&H ASSOCIATION LTD**  
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**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2020**

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The trustees have pleasure in presenting their Annual Report for the year ended 31 March 2020. 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 £85,620 and total resources expended were £283,050 resulting in a deficit of £197,430. The financial results of the Charity's activities for the year to 31 March 2020 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.

Approved by order of the members of the board of Trustees on 3 March 2021 and signed on their behalf by:



**C Berger**  
Trustee

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**C&H ASSOCIATION LTD**  
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**STATEMENT OF TRUSTEES' RESPONSIBILITIES**  
**FOR THE YEAR ENDED 31 MARCH 2020**

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The Trustees (who are also the directors of the company 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 . 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 company and of its incoming resources and application of resources, including its income and expenditure, 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 (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) 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 company will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the 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 company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees on 3 March 2021 and signed on its behalf by:



**C Berger**  
Trustee

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**C&H ASSOCIATION LTD**  
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**INDEPENDENT EXAMINER'S REPORT  
FOR THE YEAR ENDED 31 MARCH 2020**

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**Independent examiner's report to the Trustees of C&H Association Ltd ('the company')**

I report to the charity Trustees on my examination of the accounts of the company for the Year ended 31 March 2020.

**Responsibilities and basis of report**

As the Trustees of the company (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the company's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

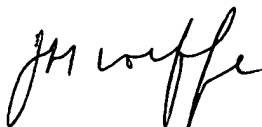
**Independent examiner's statement**

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

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:



D Wolffe

Dated: 3 March 2021

FCCA

34 Braydon Road, London N16 6QB

**C&H ASSOCIATION LTD**  
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**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)  
FOR THE YEAR ENDED 31 MARCH 2020**

	Note	Unrestricted funds 2020 £	Total funds 2020 £	Total funds 2019 £
<b>Income from:</b>				
Donations and legacies	3	85,600	85,600	122,389
Charitable activities	4	20	20	13
<b>Total income</b>		<u>85,620</u>	<u>85,620</u>	<u>122,402</u>
<b>Expenditure on:</b>				
Charitable activities	5	282,890	282,890	134,884
Other expenditure	6	160	160	79
<b>Total expenditure</b>		<u>283,050</u>	<u>283,050</u>	<u>134,963</u>
<b>Net movement in funds</b>		<u>(197,430)</u>	<u>(197,430)</u>	<u>(12,561)</u>
<b>Reconciliation of funds:</b>				
Total funds brought forward		633,178	633,178	645,739
Net movement in funds		(197,430)	(197,430)	(12,561)
<b>Total funds carried forward</b>		<u>435,748</u>	<u>435,748</u>	<u>633,178</u>

The Statement of financial activities includes all gains and losses recognised in the Year.

The notes on pages 8 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 2020**

	Note	2020 £	2019 £
<b>Fixed assets</b>			
Investments	7	580	580
		<u>580</u>	<u>580</u>
<b>Current assets</b>			
Debtors	8	424,511	595,811
Cash at bank and in hand		22,057	38,787
		<u>446,568</u>	<u>634,598</u>
Creditors: amounts falling due within one year	9	(500)	-
<b>Net current assets</b>		<u>446,068</u>	<u>634,598</u>
<b>Total assets less current liabilities</b>		<u>446,648</u>	<u>635,178</u>
Creditors: amounts falling due after more than one year	10	(10,900)	(2,000)
<b>Net assets excluding pension asset</b>		<u>435,748</u>	<u>633,178</u>
<b>Total net assets</b>		<u><u>435,748</u></u>	<u><u>633,178</u></u>
<b>Charity funds</b>			
Restricted funds		-	-
Unrestricted funds		435,748	633,178
<b>Total funds</b>		<u><u>435,748</u></u>	<u><u>633,178</u></u>

The company was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the Year in question in accordance with section 476 of Companies Act 2006.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.



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

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**BALANCE SHEET (CONTINUED)**  
**AS AT 31 MARCH 2020**

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The financial statements were approved and authorised for issue by the Trustees on 03 March 2021 and signed on their behalf by:



**C Berger**  
Trustee

The notes on pages 8 to 13 form part of these financial statements.

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

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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2020**

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**1. General information**

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.

**2. Accounting policies**

**2.1 Basis of preparation of financial statements**

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

C&H Association Ltd meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

**2.2 Income**

All income is recognised once the company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

**2.3 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. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the company's objectives, as well as any associated support costs.

**2.4 Investments**

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as 'Gains/(Losses) on investments' in the Statement of financial activities.

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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2020**

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**2. Accounting policies (continued)**

**2.5 Debtors**

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

**2.6 Cash at bank and in hand**

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**2.7 Liabilities and provisions**

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

**2.8 Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

**3. Income from donations and legacies**

	<b>Unrestricted funds 2020 £</b>	<b>Total funds 2020 £</b>
Donations	85,600	<b>85,600</b>
	<hr/>	<hr/>
	<i>Unrestricted funds 2019 £</i>	<i>Total funds 2019 £</i>
Donations	122,389	122,389
	<hr/>	<hr/>

**C&H ASSOCIATION LTD**  
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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2020**

**4. Income from charitable activities**

	<b>Unrestricted funds 2020 £</b>	<b>Total funds 2020 £</b>
Investment income	20	20
	<u>20</u>	<u>20</u>
	<i>Unrestricted funds 2019 £</i>	<i>Total funds 2019 £</i>
Investment income	13	13
	<u>13</u>	<u>13</u>

**5. Analysis of expenditure on charitable activities**

**Summary by fund type**

	<b>Unrestricted funds 2020 £</b>	<b>Total funds 2020 £</b>
Grants to institutions	282,240	282,240
Companies house penalty	150	150
Accountancy fee	500	500
	<u>282,890</u>	<u>282,890</u>
	<i>Unrestricted funds 2019 £</i>	<i>Total funds 2019 £</i>
Grants to institutions	134,734	134,734
Advertising	150	150
	<u>134,884</u>	<u>134,884</u>

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2020**

**6. Other expenditure**

	<b>Unrestricted funds 2020 £</b>	<b>Total funds 2020 £</b>
Bank charges	159	159
Bank interest	1	1
	<u>160</u>	<u>160</u>
	<i>Unrestricted funds 2019 £</i>	<i>Total funds 2019 £</i>
Other resources expended 2	79	79
	<u>79</u>	<u>79</u>

**7. Fixed asset investments**

	<b>Other fixed asset investments £</b>
<b>Cost or valuation</b>	
At 1 April 2019	1,008
<b>At 31 March 2020</b>	<u>1,008</u>
<b>Impairment</b>	
Impairment on revaluation	428
<b>At 31 March 2020</b>	<u>428</u>
<b>Net book value</b>	
<b>At 31 March 2020</b>	580
<i>At 31 March 2019</i>	<u>1,008</u>

**C&H ASSOCIATION LTD**  
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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2020**

**7. Fixed asset investments (continued)**

**8. Debtors**

	2020 £	2019 £
Loan debtors	424,511	595,811
	<u>424,511</u>	<u>595,811</u>

**9. Creditors: Amounts falling due within one year**

	2020 £	2019 £
Other creditors and accruals	500	-
	<u>500</u>	<u>-</u>

**10. Creditors: Amounts falling due after more than one year**

	2020 £	2019 £
Loan creditors	10,900	2,000
	<u>10,900</u>	<u>2,000</u>

**11. Analysis of net assets between funds**

**Analysis of net assets between funds - current period**

	Unrestricted funds 2020 £	Total funds 2020 £
Fixed asset investments	580	580
Current assets	446,568	446,568
Creditors due within one year	(500)	(500)
Creditors due in more than one year	(10,900)	(10,900)
<b>Total</b>	<u>435,748</u>	<u>435,748</u>

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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2020**

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**11. Analysis of net assets between funds (continued)**

**Analysis of net assets between funds - prior period**

	<i>Unrestricted funds 2019 £</i>	<i>Total funds 2019 £</i>
Fixed asset investments	580	580
Current assets	634,599	634,599
Creditors due in more than one year	(2,000)	(2,000)
<b>Total</b>	<u>633,179</u>	<u>633,179</u>

**12. Related party transactions**

The Loan Debtors (Note 8) are Companies of which one or more of the Governors/Trustees of this Charity are also Directors. The loans are interest free and include loans to other registered Charities aggregating £113,228 (2019 - £273,428).

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