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

UNAUDITED
TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2017

TUESDAY



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27/03/2018
COMPANIES HOUSE

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 2017**

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
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TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2017

This report, incorporating the Strategic report, was approved by the Trustees,, in their capacity as company directors, on 26 March 2018 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 2017

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 (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 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
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INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 MARCH 2017

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 2017.

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 can 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:



Dated: 26 March 2018

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 INCORPORATING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2017**

	Note	Unrestricted funds 2017 £	Total funds 2017 £	Total funds 2016 £
INCOME FROM:				
Donations and legacies	2	157,287	157,287	237,096
Charitable activities		13	13	18
TOTAL INCOME		<u>157,300</u>	<u>157,300</u>	<u>237,114</u>
EXPENDITURE ON:				
Charitable activities	4	194,487	194,487	243,121
TOTAL EXPENDITURE		<u>194,487</u>	<u>194,487</u>	<u>243,121</u>
NET EXPENDITURE BEFORE INVESTMENT GAINS/(LOSSES)		<u>(37,187)</u>	<u>(37,187)</u>	<u>(6,007)</u>
Net gains/(losses) on investments		214	214	(589)
NET EXPENDITURE BEFORE OTHER RECOGNISED GAINS AND LOSSES		<u>(36,973)</u>	<u>(36,973)</u>	<u>(6,596)</u>
NET MOVEMENT IN FUNDS		<u>(36,973)</u>	<u>(36,973)</u>	<u>(6,596)</u>
RECONCILIATION OF FUNDS:				
Total funds brought forward		710,645	710,645	717,241
TOTAL FUNDS CARRIED FORWARD		<u><u>673,672</u></u>	<u><u>673,672</u></u>	<u><u>710,645</u></u>

The notes on pages 7 to 11 form part of these financial statements.

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

BALANCE SHEET
AS AT 31 MARCH 2017

	Note	£	2017 £	£	2016 £
FIXED ASSETS					
Investments			633		419
CURRENT ASSETS					
Debtors	5	682,736		696,776	
Cash at bank and in hand		22,303		30,450	
			<u>705,039</u>		<u>727,226</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>705,672</u>		<u>727,645</u>
CREDITORS: amounts falling due after more than one year	6		<u>(32,000)</u>		<u>(17,000)</u>
NET ASSETS			<u>673,672</u>		<u>710,645</u>
CHARITY FUNDS					
Unrestricted funds			<u>673,672</u>		<u>710,645</u>
TOTAL FUNDS			<u>673,672</u>		<u>710,645</u>

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

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 the preparation of financial statements.

The financial statements were approved and authorised for issue by the Trustees on 26 March 2018 and signed on their behalf, by:


.....
C Berger, Trustee

The notes on pages 7 to 11 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 2017

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

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

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.

1.2 Reconciliation with previous Generally Accepted Accounting Practice

In preparing these accounts, the Trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 the restatement of comparative items was required.

No restatements were required.

1.3 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.

Donated services or facilities are recognised when the company has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the company of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time of the Friends is not recognised and refer to the Trustees' report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the company which is the amount the company would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

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.

C&H ASSOCIATION LTD
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2017

1. ACCOUNTING POLICIES (continued)

1.4 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.

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

Charitable activities and Governance costs are costs incurred on the company's educational operations, including support costs and costs relating to the governance of the company apportioned to charitable activities.

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 expenditure is inclusive of irrecoverable VAT.

1.5 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 fair 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 shown in the heading 'Gains/(losses) on investments' in the Statement of financial activities incorporating income and expenditure account.

2. INCOME FROM DONATIONS AND LEGACIES

	Unrestricted funds 2017 £	Total funds 2017 £	<i>Total funds 2016 £</i>
Donations	157,287	157,287	237,096
	<hr/>	<hr/>	<hr/>
<i>Total 2016</i>	237,096	237,096	
	<hr/>	<hr/>	

C&H ASSOCIATION LTD
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2017**

3. LIST OF INSTITUTIONAL GRANTS PAYABLE

Name of institution/grant	2017 £	2016 £
1. Ezer Hatzolah	24,850	8,400
2. Teshuva Tefilla Tzedokoh	19,800	9,000
3. Friends of Beis Sorah Schneirer	17,000	25,000
4. Society of Friends of the Torah	15,600	10,360
5. Tomchei Shabbos Manchester	9,230	7,050
6. E N Slonim	7,000	6,100
7. Lev Echod	6,500	-
8. F.O.T.A.Y.	5,500	-
9. Inspiration	5,400	-
10. Ezras Nisuim Slonim	5,300	-
11. Amud Hachessed Ltd	5,000	16,000
12. B.C.G.C.T.	5,000	-
13. Cam Estates	5,000	-
14. C.M.Z Ltd	5,000	-
15. Rise and Shine	5,000	-
16. Cong Yetev Lev	5,000	3,000
17. Mifal Tzedokoh Vechesed	4,500	25,000
18. Daas Shulem Shotz	3,600	7,000
19. Wlodowa Charity and Rehabilitaion Trust	3,050	-
20. Merkaz Hatorah Belz Machnovke	3,000	15,000
21. K.Y.C.	3,000	-
22. Mesifita Talmudical College	2,900	-
23. Oshe Chesed	2,500	-
24. Ateres Yoel	2,200	-
25. Asser Bishvil	2,100	9,000
26. Chomei Dalim	2,000	-
27. Yeshiva Kesser Torah Ltd	2,000	-
28. Yesamach Levov Trust	2,000	2,200
29. Friends of Mir Charitable Trust	1,950	-
30. ABC Trust	1,500	-
31. United Torah Association	1,300	20,550
32. MH Manchester	1,250	-
33. Riosan Ltd	1,140	1,350
34. Beer Torah Trust	1,000	-
35. Beis Brucha	1,000	-
36. Medical Advocacy abd Referral Service	1,000	-
37. M.O.S.A.	1,000	-
38. Friends of Beth Chinuch Lebonos	-	13,000
39. Cong D'Satmar Ltd - London	-	12,000
40. Yetev Lev Jerusalem	-	10,500
41. Lelov Trust	-	10,400
42. Beth Feiga	-	7,580
43. Hatzolas Chasanim Ltd	-	4,000
44. Beth Aharon	-	2,500
45. Chasdei Shlomo	-	2,500
46. Yeshiva Lezeirim Tiferes Yakov	-	2,300
Subtotal carried forward	190,170	229,790

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2017**

3. LIST OF INSTITUTIONAL GRANTS PAYABLE (continued)

Name of institution/grant	2017 £	2016 £
Subtotal brought forward	190,170	229,790
47. Ezer B'Chuvod	-	2,000
48. Beis Yoel	-	1,200
49. Friends of Beir Miriam	-	1,000
50. Yad Shlomo Trust	-	1,000
Other grants to institutions	4,240	8,020
	<u>194,410</u>	<u>243,010</u>

4. GOVERNANCE COSTS

	Unrestricted funds 2017 £	Total funds 2017 £	Total funds 2016 £
Interest Payable and Similar Charges	77	77	111
	<u>77</u>	<u>77</u>	<u>111</u>

5. DEBTORS

	2017 £	2016 £
Loan debtors	682,736	696,776
	<u>682,736</u>	<u>696,776</u>

6. CREDITORS: Amounts falling due after more than one year

	2017 £	2016 £
Loan creditors	32,000	17,000
	<u>32,000</u>	<u>17,000</u>

SUMMARY OF FUNDS

	Brought Forward £	Incoming Resources £	Resources Expended £	Carried Forward £
General fund	684,647	157,300	(194,273)	647,674
Capital reserve	(35,299)	-	-	(35,299)
Fund equalisation	61,297	-	-	61,297
Total	<u>710,645</u>	<u>157,300</u>	<u>(194,273)</u>	<u>673,672</u>

C&H ASSOCIATION LTD
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2017**

7. ANALYSIS OF NET ASSETS BETWEEN FUNDS

ANALYSIS OF NET ASSETS BETWEEN FUNDS - CURRENT YEAR

	Unrestricted funds 2017 £	Total funds 2017 £
Fixed asset investments	633	633
Current assets	705,038	705,038
Creditors due in more than one year	(32,000)	(32,000)
Difference	1	1
	<u>673,672</u>	<u>673,672</u>

ANALYSIS OF NET ASSETS BETWEEN FUNDS - PRIOR YEAR

	<i>Unrestricted funds 2016 £</i>	<i>Total funds 2016 £</i>
Fixed asset investments	419	419
Current assets	727,226	727,226
Creditors due in more than one year	(17,000)	(17,000)
	<u>710,645</u>	<u>710,645</u>

8. RELATED PARTY TRANSACTIONS

i. The Loan Debtors (Note 5) 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 £682,735 (2016 - £696,776).

ii. Included in Loan Creditors (Note 6) are amounts aggregating £30,000 (2016 - £15,000) due to Companies of which one or more of the Governors/Trustees of this Charity are also Directors. The loans are interest free.

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2017 nor for the year ended 31 March 2016.

There were no trustees' expenses paid for the year ended 31 March 2017 nor for the year ended 31 March 2016.