

Charity registration number 1156508

CRISPLAMB CIO
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

CRISPLAMB CIO

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	H Klein A Bendahan LR Bendahan
Charity number	1156508
Principal address	Unit 8 Finway Dallow Road Luton LU1 1TR
Independent examiner	Grunberg & Co Limited 5 Technology Park Colindeep Lane Colindale London United Kingdom NW9 6BX

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TRUSTEES REPORT

FOR THE YEAR ENDED 31 MARCH 2025

The Trustees present their annual report and financial statements for the year ended 31 March 2025.

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 and "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 2019).

Objectives and activities

The charity is established to further those purposes both in the United Kingdom and abroad recognised as charitable by English Law and in furtherance of the aforementioned objects, the company receives income from voluntary income from companies connected with the trustees which it utilises in the provision and distribution of grants and donations to organisations that fall within the objectives of the charity. It has concentrated its activities in the advancement of the orthodox Jewish faith and the relief of poverty, sickness and infirmity amongst members of the Jewish.

The trustees confirm their compliance with the duty to have due regard to the public benefit guidance published by the Charity Commission when reviewing the charity's aims and objectives and in planning future activities.

Achievements and performance

Significant activities and achievements against objectives

During the year the charity has continued its philanthropic activities and has maintained its support of organisations engaging in the provision of services that further the charity's objectives. The reserves remain available to organisations engaging in activities compatible with the aims and objectives of the charity. The trustees expect such demands to increase in future years. The financial results of the company are fully reflected in the attached financial statements together with the notes thereon.

The charity was able to make grants to further its aim of £223,526 (2024 - £210,138).

The charity is organised so that the Trustees meet regularly to manage its affairs.

There are no paid employees and all administration work is carried out on a voluntary basis by the Trustees.

Financial review

In the FY2025, the charity received income of £275,724 (2024: £245,910) and total expenditure was £244,346 (2024: £226,792). For the year ended 31 March 2025, the charity had net income on Unrestricted Funds of £31,378 (2024: £19,118), which increased the carried forward sum to £13,342 (2024: debit £18,036).

Going concern

The trustees deem that the charity continues to be a going concern and able to meet its own financial commitments.

Reserves policy

The Trustees have reviewed the charity's needs for reserves in line with the guidance issued by the Charity Commission.

Trustees' have concluded that the general cash position of the Charity is adequate to maintain the day to day running of the charity and to achieving its objectives.

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TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Structure, governance and management

The Charity's Governing Constitution authorises the Trustees to:

- Borrow money including by way of overdraft facilities and to charge the whole or part of its property as security for the repayment of the money borrowed or as security for a grant or the discharge of an obligation. The charity must comply as appropriate with section 124 and 125 of the Charities Act 2011, if it wishes to mortgage land.
- Buy, take on lease or in exchange, hire or otherwise acquire, construct or alter any property, building or erection and maintain and equip them for use;
- Sell, lease or otherwise dispose of all or any part of the property belonging to the charity.
- Deposit or invest funds and arrange for the investments or other property of the charity to be held in the name of a nominee, in the same manner and subject to the same conditions as the trustees of a trust are permitted to do by the Trustees Act 2000.

The Trustees who served during the year and up to the date of signature of the financial statements were:

H Klein

A Bendahan

LR Bendahan

Recruitment and appointment of trustees

The appointment and recruitment of new Trustees is as laid out in the Governing Constitution. Specifically, every new trustee must be appointed by a resolution passed at a properly convened meeting of the charity trustees.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The Trustees report was approved by the Board of Trustees.

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H Klein

Trustee

Date:

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**STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Income from:			
Donations and legacies	2	275,724	245,910
Total income		275,724	245,910
Expenditure on:			
Charitable activities	3	244,346	226,792
Total expenditure		244,346	226,792
Net income and movement in funds		31,378	19,118
Reconciliation of funds:			
Fund balances at 1 April 2024		(18,036)	(37,154)
Fund balances at 31 March 2025		13,342	(18,036)

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

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STATEMENT OF FINANCIAL POSITION

AS AT 31 MARCH 2025

		2025		2024	
	Notes	£	£	£	£
Current assets					
Debtors	10	-		3,000	
Cash at bank and in hand		16,812		7,434	
		<u>16,812</u>		<u>10,434</u>	
Creditors: amounts falling due within one year	12	(1,500)		(26,500)	
		<u></u>		<u></u>	
Net current assets/(liabilities)			15,312		(16,066)
Creditors: amounts falling due after more than one year	13		(1,970)		(1,970)
			<u></u>		<u></u>
Net assets/(liabilities)			13,342		(18,036)
			<u></u>		<u></u>
The funds of the Charity					
Unrestricted funds	14		13,342		(18,036)
			<u></u>		<u></u>
			13,342		(18,036)
			<u></u>		<u></u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2025.

The financial statements were approved by the Trustees on

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H Klein

Trustee

CRISPLAMB CIO

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 8 Finway, Dallow Road, Luton, LU1 1TR, United Kingdom.

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" ("FRS 102") 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)" (effective 1 January 2019). The Charity is a Public Benefit Entity as defined by FRS 102.

The Charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

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.

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.

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.

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 are allocated on the portion of the asset's use.

1.6 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.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies (Continued)

1.7 Financial instruments

The Charity has elected to apply the provisions of Section 11 ‘Basic Financial Instruments’ and Section 12 ‘Other Financial Instruments Issues’ of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the Charity's balance sheet when the Charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

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 and bank loans 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.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

1.8 Taxation

The Charity is exempt from corporation tax on its charitable activities.

2 Income from donations and legacies

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Donations and gifts	275,724	245,910

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

3 Expenditure on charitable activities

	Activities undertaken directly 2025 £	Activities undertaken directly 2024 £
Direct costs		
Rent	17,999	17,400
Telephone	619	680
	<u>18,618</u>	<u>18,080</u>
Grant funding of activities (see note 4)	223,526	210,138
Share of support and governance costs (see note 5)		
Support	2,202	(1,426)
	<u>244,346</u>	<u>226,792</u>
Analysis by fund		
Unrestricted funds	<u>244,346</u>	<u>226,792</u>

4 Grants payable

	Activities undertaken directly 2025 £	Activities undertaken directly 2024 £
Grants to institutions:		
Other	223,526	210,138
	<u>223,526</u>	<u>210,138</u>

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5 Support costs allocated to activities

	2025 £	2024 £
Governance costs	2,202	(1,426)
	<u>2,202</u>	<u>(1,426)</u>
Analysed between:		
Activities undertaken directly	<u>2,202</u>	<u>(1,426)</u>

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

5	Support costs allocated to activities	(Continued)	
		2025	2024
		£	£
	Governance costs comprise:		
	Accountancy	1,800	(2,100)
	Bank charges	402	674
		<u>2,202</u>	<u>(1,426)</u>
6	Net movement in funds	2025	2024
		£	£
	The net movement in funds is stated after charging/(crediting):		
	Fees payable for the independent examination of the charity's financial statements	1,800	1,500
		<u>1,800</u>	<u>1,500</u>
7	Trustees		
	None of the Trustees (or any persons connected with them) received any remuneration or benefits from the Charity during the year.		
8	Employees		
	The average monthly number of employees during the year was:		
		2025	2024
		Number	Number
	Trustees	3	3
		<u>3</u>	<u>3</u>
	There were no employees whose annual remuneration was more than £60,000.		
9	Taxation		
	The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.		
10	Debtors		
		2025	2024
		£	£
	Amounts falling due within one year:		
	Other debtors	-	3,000
		<u>-</u>	<u>3,000</u>

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

11 Loans and overdrafts

	2025 £	2024 £
Loans from related parties	-	25,000
Payable within one year	-	25,000

12 Creditors: amounts falling due within one year

	2025 £	2024 £
Borrowings	-	25,000
Accruals and deferred income	1,500	1,500
	1,500	26,500

13 Creditors: amounts falling due after more than one year

	2025 £	2024 £
Other creditors	1,970	1,970

14 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.

	At 1 April 2024 £	Incoming resources £	Resources expended £	At 31 March 2025 £
General funds	(18,036)	275,724	(244,346)	13,342
Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	At 31 March 2024 £
General funds	(37,154)	245,910	(226,792)	(18,036)

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

15 Related party transactions

At the year end the Charity owed £nil (2024: £25,000) to a close relative of the Trustees. The amounts are interest free and repayable upon demand. In the current year the balance was repaid.

Document Activity Report

Document Sent	Thu, 18 Dec 2025 08:19:35 GMT
Document Approval Status	Approved

Approval Activity Summary

Hannah Klein	Approved	Thu, 18 Dec 2025 10:09:41 GMT
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Document Activity History

Document history shows most recent activity first

Date	Activity
Thu, 18 Dec 2025 10:01:29 GMT	Hannah Klein Approved the document
Thu, 18 Dec 2025 10:01:22 GMT	Hannah Klein viewed the document
Thu, 18 Dec 2025 08:20:19 GMT	Document Sent