



Report of the Trustees and Unaudited Financial
Statements for year ended 30th September 2021

Chana Charity Ltd

Registered Charity Number: 1172957

Registered Company Number: 10751229 (England & Wales)

CHANA CHARITY LTD

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FOR THE YEAR ENDED 30 SEPTEMBER 2021**

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Melinek Fine LLP
Chartered Accountants
First Floor, Winston House
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London
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REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 SEPTEMBER

2021

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 30 September 2021. The trustees have adopted the provisions of 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).

Chana continues to ensure it has funds available to be able to help all those that required. Also, that the charity is able to operate at a professional level and implement new services when a significant need has been identified.

As a charity that is funded solely by private donations and grants, Chana takes responsibility to ensure all funds are in place before launching any new initiatives.

OBJECTIVES AND ACTIVITIES

Objectives and aims

Chana supports married Jewish couples (as defined by the Office of the Chief Rabbi of the UK) with fertility related concerns and issues. This covers a wide range of areas from the inability to fall pregnant, miscarriages and stillbirth, male infertility, complications with birth, fertility preservation for newly diagnosed cancer patients, supporting couples with genetic issues to have children and many other areas that cause a couple issues which prevent them from having a child.

With fertility complications affecting 1 in 6 couples, Chana provides important services to allow couples to access the help they need and facilitates what can sometimes be a long, complicated and emotional journey. With the NHS provisions for fertility related matters down to its lowest in decades, and in some cases non-existent the number of couples turning to us for help is higher than ever. The cost of treatments is increasing and on average, it can cost a couple £28,000 to have the baby they always dreamt of.

Chana supports these couples and ensures the process is as easy for them as possible.

Chairman Report

Couples dealing with infertility have always struggled and Chana has been there to support them emotionally and financially for nearly 3 decades. Over the past year the challenges have been greater than ever before for our couples. Chana has made every necessary step to adapt and continue to offer our bespoke services.

This year began with us going back into another lockdown after a tumultuous year prior. In the earlier part of 2020, the fertility sector had shut down completely. By the start of this financial year, our clients were terrified that the same thing would happen again. This has been accompanied by longer waiting lists for treatments as well as significant difficulties for couples needed to get into the system to have their initial investigations carried out.

Hospitals also only allowed patients to attend their appointments alone, their partners could not join even to support their spouse during a medical procedure, which was a great cause of anxiety. Another was that all consultations moved to online only, so clients who were starting treatment could not even meet their doctors.

It took a year from the start of the pandemic for our grant giving to return to what it was pre covid. It was in April 2021 that our grant spending normalised as clinics finally started to reopen fully and clients felt confident that their treatment plans would not be cancelled.

With the introduction of covid-19 immunization there were great demands for information from the community. The scientific advisory department at Chana collaborated with Public Health England to deliver up to the minute information. We also worked closely with the Competitions and Marketing Authority to create guidance for fertility clinics to ensure all patients across the UK had equal access to clearer information on pricing.

During this year we formed new connections with other charities in the community and delivered an online event with them and have continued to do events since. We see the importance in providing education to the community from trusted sources. Part of this community development was the launch of the Birkat Emunah booklet that would go into Mikvaot across the UK. This was a resource to offer support to women struggling with loss.

In spite of the challenges to clients the commitment from Chana was able to deliver a full service without any waitlists to all those eligible. We have an excellent management team and office staff who are constantly striving for the highest levels of professionalism, in both the care that we offer and the day-to-day running of Chana.

Along with my fellow trustees and management team, we have planned clear strategic growth for the short, medium and longer term and look forward to seeing the continued success.

Public benefit

The trustees confirm that they have referred to the Charity Commission's general guidance on public benefit when reviewing their aims and objectives, planning future activities and setting their grant making policies for the year.

Services

Chana offers clients a range of services based on their needs:

- A confidential telephone helpline - Clients can phone our helpline and speak to one of our support workers who will be able to support them and guide them through the process of accessing help should they require it.
- Confidential one-to-one and couples counselling.
- Specialist medical support and information. We are privileged to have a Medical Advisory Panel of specialist consultants and medical practitioners, sensitive to the centrality of Jewish Law. They can offer expert guidance and identify the top relevant specialists in specific cases. All clients are able to have their cases presented to this multi-disciplinary team which meets quarterly; which would not be available to them anywhere else.
- Financial assistance to help meet the cost of fertility investigations, treatment and counselling which would not otherwise be available on the NHS
- Support Groups and Interactive Webinars where those who need can access information in other ways.
- We run Educational Sessions for GPs, Rabbis and Rebbetzins (Rabbis' wives), as well as members of the community on specific relevant subject matters. We also run webinars presented by Chana featuring some of the UK's leading clinicians and professionals in the infertility world. This is free for the public and questions can be asked anonymously.

Grant making

The grant making policy is based on the trustees' decision following investigation of applicants' circumstances and with special reference to low income. This is always following full review of the couple's medical history by the Medical Advisory Panel.

STRATEGIC REPORT

Achievement and performance 2020-2021 Year in Review

- Chana has helped create 818 babies since it was founded in 1994. This year we were made aware of 21 births to our couples. While this number is lower than previous years, we know the impact of both clinic closures and fear of Covid-19 on treatments in the year prior held couples back from starting their treatment cycles.
- 165 new couples accessed help over the year to understand their fertility options and the treatments available to them, as well as being given emotional and practical support throughout their journey.
- More than £420,000 was spent in order to provide counselling, telephone helpline, financial and medical support which was unavailable to them on the NHS and allowed them to have the baby they always dreamt of.
- Our Support team expanded with 2 new therapists to assist those who turn to Chana for help.
- The inability to hold face to face events didn't deter us from delivering educational and awareness events online. We held these to inform the community of the work we do which, in turn, raised vital, additional funds to help us support those approaching us for help.

The Covid-19 global pandemic continued to have an impact on everyone both professionally and personally. The year began with hospitals and fertility clinics attempting to reopen, albeit with restrictions, only to be followed by two more lockdowns in the few months following. This and the clinic closures in the financial year prior had a lead on effect to both our clients being able to commence treatment and our ability to fundraise.

The effect this had on our service was that our clients had treatments postponed which resulted in less births than the previous year. Yet, there was a marked increase in clients requesting support services from our therapist team due to these cancellations and stresses. Throughout this period Chana saw a record number of clients using our services. As the year drew to a close and clinics recommenced fertility treatments, we hope to see our couples achieve their dream of starting a family in the coming year.

Chana had some noticeable events during the year including a partnership event with Jnetics, reaching a milestone of 800 births, launching our new mikvah resource Birkat Emunah together with the Eden Center and our scientific advisor's work with the Competition and Markets Authority. Chana helped the CMA over a 2-year period create new guidance for clinics and patients to understand their obligations and rights under consumer law.

Fundraising

As a charity which is reliant solely on private donations, we ensure that we have the funds in place for all activities.

In the previous financial year, we had our first ever crowdfunded campaign and it was incredibly successful. Due to this, we were able to operate throughout this entire financial year without the need of any major fundraising. We had initially planned to do a follow up campaign in July 2021, however as we approached that date and looking at the funds Chana had at the time, we have pushed the next fundraising campaign out to the following year and it will now take place in January 2022.

The annual Chana Car Rally was again unable to be hosted due to travel restrictions and covid-19 uncertainties. The rally will recommence as soon as restrictions are lifted and travel is permissible.

Due to Chana having no major fundraising campaigns or asks during this financial year, our income is significantly lower than previous years. Our expenses are also lower than previous periods. This was due to a reduction in the amount of treatment grants being applied for while treatments were postponed during the pandemic and other cost saving measures the charity was able to take during the pandemic.

Our total income was £465,065 (2020: £1,371,346) and expenses were £625,041 (2020: £744,613) a net deficit of £159,976 (2020: £626,733 surplus).

For the next financial year, we continue to look for new avenues of funding from both private donors and trusts as well as public grants that may be available to the charity.

FINANCIAL REVIEW

Financial position

This year, with growth we have worked to ensure we have a suitable reserve policy in place and that, to the best of our ability, there is always three months of reserves in place. As of 30th September 2021, net assets were £673,960 (2020: £833,936) which exceeds the reserve policy and ensures we can move forward as planned with the 2022 budget.

Principal funding sources

Principal sources of funds are through fundraising events and the generosity of the public.

Reserves policy

The trustees aim to build up reserves to a level of at least 3 months running costs. This is to protect the Charity in the event that total income resources are lower than anticipated, and to protect services provided in the event of a time limited grant before having secured funding from a new source. As of 30th September 2021, the Charity had unrestricted reserves of £250,586, covering 3 month's running costs. The trustees are confident that with their increased efforts they will be able to raise the necessary funds to increase reserves level if needed.

Goals for 2022

- Continue to promote Chana to relevant communities to ensure more people reach us who need to.
- Continue to assess our systems and policies and ensure we are offering the best level of care to Chana clients. Making sure that Chana is able to provide a professional level of service while remaining versatile in the adapting landscape.
- Continue to grow the Support team to ensure we can meet the growing demands on the charity with a range of services.
- Develop and grow new fundraising opportunities to ensure the finances are in places for the additional cost pressures on the charity.
- Focused events for men to encourage education in the community that fertility is not only a female issue.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 SEPTEMBER 2021**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Risk management

The trustees have examined the major strategic, business and operational risks which the charity faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to manage these risks. The day to day affairs of the charity are administered by the Board of Trustees.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

10751229 (England and Wales)

Registered Charity number

1172957

Registered office

23 Ravenshurst Avenue
London
NW4 4EE

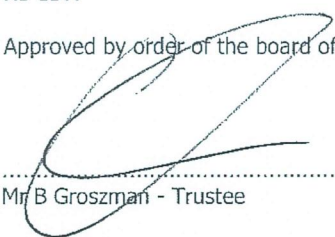
Trustees

Mr U N Goldberg
Mrs E Grosskopf
Mr B Groszman
Mr D P Rabson
Mr M Stimler

Independent Examiner

Melinek Fine LLP
Chartered Accountants
First Floor, Winston House
349 Regents Park Road
London
N3 1DH

Approved by order of the board of trustees on 23/06/2022 and signed on its behalf by:


.....
Mr B Groszman - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
CHANA CHARITY LTD (REGISTERED NUMBER: 10751229)**

Independent examiner's report to the trustees of Chana Charity Ltd ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 30 September 2021.

Responsibilities and basis of report

As the charity's trustees of the Company (and also 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 your charity's accounts as 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

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of Institute of Accountants in England and Wales which is one of the listed bodies.

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.



Aryeh Melinek, FCA
Melinek Fine LLP
Chartered Accountants
First Floor, Winston House
349 Regents Park Road
London
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Date: 23/06/2022

CHANA CHARITY LTD

STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 30 SEPTEMBER 2021

	Notes	Unrestricted fund £	Restricted fund £	2021 Total funds £	2020 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		325,332	-	325,332	455,968
Charitable activities					
Income from charitable activities		20,873	-	20,873	21,866
Other trading activities	2	118,860	-	118,860	893,512
Total		465,065	-	465,065	1,371,346
EXPENDITURE ON					
Raising funds		9,003	-	9,003	114,366
Charitable activities					
Advice and support of couples dealing with infertility		578,653	-	578,653	591,398
Support costs		36,035	1,350	37,385	38,849
Total		623,691	1,350	625,041	744,613
NET INCOME/(EXPENDITURE)		(158,626)	(1,350)	(159,976)	626,733
RECONCILIATION OF FUNDS					
Total funds brought forward		824,728	9,208	833,936	207,203
TOTAL FUNDS CARRIED FORWARD		666,102	7,858	673,960	833,936

The notes form part of these financial statements

CHANA CHARITY LTD (REGISTERED NUMBER: 10751229)

**BALANCE SHEET
30 SEPTEMBER 2021**

	Notes	Unrestricted fund £	Restricted fund £	2021 Total funds £	2020 Total funds £
FIXED ASSETS					
Tangible assets	7	1,586	-	1,586	3,331
CURRENT ASSETS					
Debtors	8	26,565	-	26,565	3,180
Cash at bank and in hand		659,260	7,858	667,118	852,682
		685,825	7,858	693,683	855,862
CREDITORS					
Amounts falling due within one year	9	(21,309)	-	(21,309)	(25,257)
NET CURRENT ASSETS		664,516	7,858	672,374	830,605
TOTAL ASSETS LESS CURRENT LIABILITIES		666,102	7,858	673,960	833,936
NET ASSETS		666,102	7,858	673,960	833,936
FUNDS	10				
Unrestricted funds				666,102	824,728
Restricted funds				7,858	9,208
TOTAL FUNDS				673,960	833,936

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 30 September 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 30 September 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the Board of Trustees and authorised for issue on 23/06/2022 and were signed on its behalf by:

Mr B Groszman - Trustee

The notes form part of these financial statements

CHANA CHARITY LTD

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2021

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, 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 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Financial reporting standard 102 - reduced disclosure exemptions

The charitable company has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings - 33% on cost

Taxation

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

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

CHANA CHARITY LTD

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 SEPTEMBER 2021

2. OTHER TRADING ACTIVITIES

	2021 £	2020 £
Fundraising events	<u>118,860</u>	<u>893,512</u>

3. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2021 £	2020 £
Auditors' remuneration	-	1,800
Depreciation - owned assets	1,745	1,743
Other operating leases	<u>13,800</u>	<u>21,536</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 September 2021 nor for the year ended 30 September 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30 September 2021 nor for the year ended 30 September 2020.

5. STAFF COSTS

The average monthly number of employees during the year was as follows:

	2021 <u>9</u>	2020 <u>11</u>
Employees		

No employees received emoluments in excess of £60,000.

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	439,968	16,000	455,968
Charitable activities			
Income from charitable activities	21,866	-	21,866
Other trading activities	<u>891,012</u>	<u>2,500</u>	<u>893,512</u>
Total	1,352,846	18,500	1,371,346
EXPENDITURE ON			
Raising funds	114,366	-	114,366
Charitable activities			
Advice and support of couples dealing with infertility	578,898	12,500	591,398
Support costs	<u>27,719</u>	<u>11,130</u>	<u>38,849</u>
Total	720,983	23,630	744,613

CHANA CHARITY LTD

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 SEPTEMBER 2021

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Restricted fund £	Total funds £
NET INCOME/(EXPENDITURE)	631,863	(5,130)	626,733
RECONCILIATION OF FUNDS			
Total funds brought forward	192,865	14,338	207,203
TOTAL FUNDS CARRIED FORWARD	<u>824,728</u>	<u>9,208</u>	<u>833,936</u>

7. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1 October 2020 and 30 September 2021	<u>473</u>	<u>4,759</u>	<u>5,232</u>
DEPRECIATION			
At 1 October 2020	315	1,586	1,901
Charge for year	<u>158</u>	<u>1,587</u>	<u>1,745</u>
At 30 September 2021	<u>473</u>	<u>3,173</u>	<u>3,646</u>
NET BOOK VALUE			
At 30 September 2021	<u>-</u>	<u>1,586</u>	<u>1,586</u>
At 30 September 2020	<u>158</u>	<u>3,173</u>	<u>3,331</u>

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Prepayments and accrued income	<u>26,565</u>	<u>3,180</u>

CHANA CHARITY LTD

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 SEPTEMBER 2021

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Trade creditors	3,181	17,556
Social security and other taxes	5,108	5,183
Other creditors	717	718
Accruals and deferred income	<u>12,303</u>	<u>1,800</u>
	<u>21,309</u>	<u>25,257</u>

10. MOVEMENT IN FUNDS

	At 1.10.20 £	Net movement in funds £	At 30.9.21 £
Unrestricted funds			
General fund	824,728	(158,626)	666,102
Restricted funds			
Restricted fund	9,208	(1,350)	7,858
TOTAL FUNDS	<u>833,936</u>	<u>(159,976)</u>	<u>673,960</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	465,065	(623,691)	(158,626)
Restricted funds			
Restricted fund	-	(1,350)	(1,350)
TOTAL FUNDS	<u>465,065</u>	<u>(625,041)</u>	<u>(159,976)</u>

Comparatives for movement in funds

	At 1.10.19 £	Net movement in funds £	At 30.9.20 £
Unrestricted funds			
General fund	192,865	631,863	824,728
Restricted funds			
Restricted fund	14,338	(5,130)	9,208
TOTAL FUNDS	<u>207,203</u>	<u>626,733</u>	<u>833,936</u>

CHANA CHARITY LTD

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 SEPTEMBER 2021

10. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	1,352,846	(720,983)	631,863
Restricted funds			
Restricted fund	18,500	(23,630)	(5,130)
TOTAL FUNDS	<u>1,371,346</u>	<u>(744,613)</u>	<u>626,733</u>

11. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 30 September 2021.

12. COMPANY LIMITED BY GUARANTEE

The charity company is limited by guarantee and does not have share capital. The articles of association of the company preclude the distribution of assets to the members of the company and accordingly a reconciliation of shareholders' funds is inappropriate. The liability of each member in the event of a winding up is limited to £1.