

# C AND H ASSOCIATION LIMITED

England & Wales · Charity number 287082

## Details

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**Status** Registered

**Legal form** Charitable company

**Company number** [01696892](#)

**Registered** 1983-07-26

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** 32 Gilda Crescent  
London  
N16 6JP

**Phone** 02088029333

**Email** [dw@bergerproperties.com](mailto:dw@bergerproperties.com)

## Activities

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**Objects:** (A) THE ADVANCEMENT OF RELIGION IN ACCORDANCE WITH THE ORTHODOX JEWISH FAITH. (B) THE RELIEF OF POVERTY. (C) FOR SUCH OTHER PURPOSES AS ARE RECOGNISED BY THE ENGLISH LAW AS CHARITABLE.

**Activities:** To further both in the United Kingdom and abroad those purposes recognised as charitable by English Law.

## Classification

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- **How:** Makes Grants To Organisations, Other Charitable Activities
- **What:** General Charitable Purposes, The Prevention Or Relief Of Poverty
- **Who:** People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies

## Geography

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- Throughout England And Wales

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£19,200	£108,879	-	-
2024-03-31	£34,044	£108,043	-	-
2023-03-31	£18,060	£38,512	-	-
2022-03-31	£73,020	£85,607	-	-
2021-03-31	£221,634	£316,296	-	-

## Trustees

Name	Role	Appointed
CHASKEL BERGER		
MOISHE BERGER		
MRS HELEN BERGER		

**C AND H ASSOCIATION LIMITED**

England & Wales - Charity number 287082

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# Accounts

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# **C&H Association Limited**

Company limited by guarantee

**Annual Report and  
Financial Statements**

**For year ended  
31 March 2024**

Charity Registration Number 01696892

Company Number 287082

**C and H Association Limited**  
Company limited by guarantee  
FINANCIAL STATEMENTS  
FOR YEAR ENDED 31 MARCH 2024

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**Charity Information**

**Board of Trustees**

C Berger - Director/Trustee  
M Berger - Director/Trustee  
H Berger - Director/Trustee

**Registered Office**

1st Floor  
Unit 1 Grosvenor Way  
London N16 6EJ

**Charity Number**

287082

**Company Registration Number**

01696892 (England and Wales)

**Accountants**

Rothfeld & Co  
Medcar House  
149A Stamford Hill  
London, N16 5LL

**Bankers**

Barclays Bank PLC  
Mile End & Bow Group  
London  
E1 3DA

### **Report of the Directors/Trustees**

The Directors/Trustees have pleasure in presenting their Report and Financial Statements of the Company/Charity for the year ended 31 March 2024

The Directors/Trustees have adopted the provisions of the Charities SORP (FRS 102) 2019 in preparing the annual report and financial statements of the Charity.

The Trustees in office throughout the year were Mr C. Berger, Mr M. Berger & Mrs H. Berger. All trustees give of their time freely and no trustee remuneration was paid in the year.

#### **Reference and Administration**

Reference and Administration details are shown in the schedule of members of the board and professional advisers on page 2 of the financial statements.

#### **Structure, governance and management**

C&H Association Limited is a company limited by guarantee incorporated on 3 February 1983 and is governed by its memorandum and articles of association.

The Directors/Trustees are responsible for the governance of the organisation and are active in all operational aspects of strategic management. Major policy decisions are decided at full directors'/Trustees' meetings.

#### **Principal Activity**

The principal activity of the Company during the year was that of giving grants to charitable institutions.

#### **Charitable Objects are:**

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

**Report of the Directors/Trustees (continued)**

**Achievements**

The Charity received gifts and donations in the year for its operations - £34,044 ( 2023 - £18,060 )

During the year, the Company gave £106,644 (2023- £38,512) in grants. The Company receives applications for grants, which are considered by the board.

The Charitable donations made went to further the goals and objectives of the Charity. Donations went to organisations and institutions involved in orthodox Jewish religious education, social welfare etc

Grants are only made upon a unanimous decision by the board.

The results and financial position are shown in the accounts. The Charity's income is sufficient to fund its obligations.

The Trustees have identified the major risks the charitable company is exposed to and systems have been established to mitigate these risks.

**Public benefit**

In setting our objectives and planning our activities the Trustees have given careful consideration to the Charity Commission's general guidance on public benefit and in particular to its supplementary public benefit guidance on fee-charging.

This report has been prepared taking advantage of the special exemptions applicable to small Companies under Part 15 of the Companies Act 2006.

.... Continued

### **Report of the Directors/Trustees (continued)**

The recipients of our services continuously express their appreciation and admiration to all members of the public that assist us in delivering vital services.

#### **Investment policy and returns**

Under the memorandum and articles of association, the charity has the power to make any investment which the trustees see fit.

#### **Reserves Policy**

The trustees retain reserves as necessary and where appropriate, consolidate funds in order to enable the charity to meet future needs or to make more substantial grants which they feel to be appropriate.

#### **Responsibilities of the Directors/Trustees**

Company Law requires the directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the Balance sheet date, and of its incoming resources, including income and expenditure for the financial year.

In preparing those financial statements, the Directors/Trustees should follow best practice and

- a. Select suitable accounting policies and apply them consistently.
- b. Make judgments and estimates that are reasonable and prudent.
- c. Follow applicable accounting standards and the Charities SORP, disclosing and explaining any departures in the financial statements.
- d. Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in operation.

The Directors/Trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them as Directors/Trustees to ensure that the financial statements comply with the Company Law.

The Directors/Trustees are also responsible for safeguarding the charity's assets and hence for taking reasonable steps for the prevention and detection of fraud and other regularities.

Approved by The Directors/Trustees on 30 January 2025

C. Berger - Trustee/Director

### **Independent Examiner's Report to the Trustees / Directors**

We report on the financial statements of Finegrant Limited for the year ended 31 March 2024.

#### **Respective Responsibilities of Trustees and Examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

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

#### **Basis of Independent Examiner's Report**

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

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 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Acthave not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Rothfeld & Co  
Medcar House  
149a Stamford Hill  
London N16 5LL

Date 30/01/2025

**C and H Association Limited**  
 Company limited by guarantee  
 FINANCIAL STATEMENTS  
 FOR YEAR ENDED 31 MARCH 2024

**Statement of Financial Activities**

Income and expenditure account  
 For the Year ended 31 March 2024

	<i>Notes</i>	Unrestricted <u>2024</u> £	Unrestricted <u>2023</u> £
<b>INCOMING RESOURCES</b>			
Income	3	34,044	18,060
		<u>34,044</u>	<u>18,060</u>
<b>OUTGOING RESOURCES</b>			
<b>Charitable expenditure</b>			
Grants made	4	(106,644)	(38,512)
Administration	5	(1,399)	(778)
		<u>(108,043)</u>	<u>(39,290)</u>
<b>Net surplus/(deficit) funds for year</b>		(73,999)	(21,230)
<b>Funds brought forward</b>		<u>307,269</u>	<u>328,499</u>
<b>Funds carried forward</b>		<u>233,270</u>	<u>307,269</u>

There were no other recognised gains or losses

**C and H Association Limited**  
 Company limited by guarantee  
 FINANCIAL STATEMENTS  
 FOR YEAR ENDED 31 MARCH 2024

**Statement of financial position**  
**At 31 March 2024**

	<i>Notes</i>	<u>2024</u> £	Unrestricted <u>2024</u> £	<u>2023</u> £	Unrestricted <u>2023</u> £
<b>Fixed Assets</b>					
Investments		580		580	
			580		580
<b>Current Assets</b>					
Debtors	6	300,924		300,924	
Cash at Bank and in hand		8,164		17,715	
		309,088		318,639	
<b>Creditors</b>					
Amounts due within one year	7	(76,398)		(11,950)	
<b>Net Current Assets</b>			232,690		306,689
<b>Net Assets</b>			233,270		307,269
<b>Accumulated Funds</b>					
Restricted			-		-
Unrestricted			233,270		307,269
			233,270		307,269

In approving these financial statements as directors of the company we hereby confirm:

- a. that for the year stated above the company was entitled to the exemption conferred by Section 477 of the Companies Act 2006 ;
- b. that no notice has been deposited at the registered office of the company pursuant to Section 476 requesting that an audit be conducted for the year ended 31 March 2024; and
- c. that we acknowledge our responsibilities for:
  1. ensuring that the company keeps accounting records which comply with Section 386 ; and
  2. preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit or loss for the year then ended in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the provisions of the Companies Act relating to financial statements, so far as applicable to the company.

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

Approved by the board on 30 January 2025 and signed on behalf of their behalf by:

C Berger - Director/Trustee

The notes on pages 9 and 10 form part of the balance sheet

**Notes To The Accounts**

**1) Principal Accounting Policies**

Basis of Accounting

The Accounts have been prepared under the historical cost convention in accordance with the statement of Recommended Practice: Accounting and reporting by Charities preparing their accounts in accordance with FRS 102 (2019) and the Financial reporting standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Incoming resources

Incoming resources are accounted for upon receipt, except where it is proper to accrue.

**2) Taxation**

The Charitable Company is exempt from taxation on its charitable activities.

The Company is registered with HM Revenue & Customs as a Charitable Company.

**3) Income**

The total turnover of the company for the year has been derived from its principal activity wholly undertaken in the UK.

	<b>2024</b>	<b>2023</b>
<b>Income</b>	<b>£</b>	<b>£</b>
Grants and donations received	34,044	18,060
	34,044	18,060

**4) Grants**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Donations Given	106,644	38,512
	106,644	38,512

**C and H Association Limited**  
 Company limited by guarantee  
 FINANCIAL STATEMENTS  
 FOR YEAR ENDED 31 MARCH 2024

**Notes To The Accounts (continued)**

<b>5) Administration</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Accountancy fees	750	750
Sundry expenses	649	28
	<u>1,399</u>	<u>778</u>
	<u><u>1,399</u></u>	<u><u>778</u></u>

  

<b>6) Debtors</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Loan Debtors	300,924	300,924

  

<b>7) Creditors</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Sundry accruals	2,000	1,250
Loan creditors	74,398	10,700
	<u>76,398</u>	<u>11,950</u>
	<u><u>76,398</u></u>	<u><u>11,950</u></u>

**8) Related Party Transactions**

The Loan Debtors (Note 6) are interest free loans to Companies of which one or more of the Trustees of this Charity are also Directors

**C AND H ASSOCIATION LIMITED**

England & Wales - Charity number 287082

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# Accounts

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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 2022**

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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)**

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**REFERENCE AND ADMINISTRATIVE DETAILS OF THE COMPANY, ITS TRUSTEES AND ADVISERS  
FOR THE YEAR ENDED 31 MARCH 2022**

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<b>Trustees</b>	C Berger, Director/Trustee M Berger, Director/Trustee H Berger, Director/Trustee
<b>Company registered number</b>	1696892
<b>Charity registered number</b>	287082
<b>Registered office</b>	1st Floor Unit 1 Grosvenor Way London E5 9ND
<b>Accountants</b>	Wolffe Accountancy Services Ltd 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**  
**(A company limited by guarantee)**

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**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2022**

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The trustees have pleasure in presenting their Annual Report for the year ended 31 March 2022. 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 Charity was established to further both in the United Kingdom and abroad those purposes recognised as charitable by English Law. To achieve these objects, the Charity utilises its income to make grants and donations in accordance with the guidance of the Charity Commission relating to Public Benefit.

**Achievements and performance**

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

**Financial Review**

Income from donations aggregated £73,020 and total resources expended were £85,607 resulting in a deficit of £12,587. The financial results of the Charity's activities for the year to 31 March 2022 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 26 June 2023 and signed on their behalf by:

**C Berger**  
Director/Trustee

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

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**INDEPENDENT EXAMINER'S REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2022**

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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 2022.

**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:

Dated: 26 June 2023

D Wolffe FCCA

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 2022**

	Note	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
<b>Income from:</b>				
Donations and legacies	2	73,020	73,020	221,634
<b>Total income</b>		<u>73,020</u>	<u>73,020</u>	<u>221,634</u>
<b>Expenditure on:</b>				
Charitable activities	3	85,564	85,564	316,229
Other expenditure	4	43	43	67
<b>Total expenditure</b>		<u>85,607</u>	<u>85,607</u>	<u>316,296</u>
<b>Net movement in funds</b>		<u>(12,587)</u>	<u>(12,587)</u>	<u>(94,662)</u>
<b>Reconciliation of funds:</b>				
Total funds brought forward		341,086	341,086	435,748
Net movement in funds		(12,587)	(12,587)	(94,662)
<b>Total funds carried forward</b>		<u>328,499</u>	<u>328,499</u>	<u>341,086</u>

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

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 2022**

	Note	2022 £	2021 £
<b>Fixed assets</b>			
Investments	5	580	580
		<u>580</u>	<u>580</u>
<b>Current assets</b>			
Debtors	6	300,923	303,935
Cash at bank and in hand		38,195	48,071
		<u>339,118</u>	<u>352,006</u>
Creditors: amounts falling due within one year	7	(500)	(400)
<b>Net current assets</b>		<u>338,618</u>	<u>351,606</u>
<b>Total assets less current liabilities</b>		<u>339,198</u>	<u>352,186</u>
Creditors: amounts falling due after more than one year	8	(10,700)	(11,100)
<b>Net assets excluding pension asset</b>		<u>328,498</u>	<u>341,086</u>
<b>Total net assets</b>		<u><u>328,498</u></u>	<u><u>341,086</u></u>
<b>Charity funds</b>			
Restricted funds		-	-
Unrestricted funds		328,498	341,086
<b>Total funds</b>		<u><u>328,498</u></u>	<u><u>341,086</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 2022**

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The financial statements were approved and authorised for issue by the Trustees on 26 June 2023 and signed on their behalf by:

**C Berger**  
Director/Trustee

The notes on pages 7 to 11 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 2022**

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**1. Accounting policies**

**1.1 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.

**1.2 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.

**1.3 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.

**1.4 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.

**1.5 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.

**1.6 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.

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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 2022**

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**1. Accounting policies (continued)**

**1.7 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.

**1.8 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.

**2. Income from donations and legacies**

	<b>Unrestricted funds 2022 £</b>	<b>Total funds 2022 £</b>
Donations	73,020	<b>73,020</b>
	<hr/> <hr/>	<hr/> <hr/>
	<i>Unrestricted funds 2021 £</i>	<i>Total funds 2021 £</i>
Donations	221,634	221,634
	<hr/> <hr/>	<hr/> <hr/>

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

**Summary by fund type**

	<b>Unrestricted funds 2022 £</b>	<b>Total 2022 £</b>
Grants to institutions	85,061	<b>85,061</b>
Accountancy fee	503	<b>503</b>
	<hr/> <hr/>	<hr/> <hr/>
	85,564	<b>85,564</b>
	<hr/> <hr/>	<hr/> <hr/>

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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 2022**

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**3. Analysis of expenditure on charitable activities (continued)**

**Summary by fund type (continued)**

	<i>Unrestricted funds 2021 £</i>	<i>Total 2021 £</i>
Grants to institutions	315,929	315,929
Accountancy fee	300	300
	<u>316,229</u>	<u>316,229</u>

**4. Other expenditure**

	<b>Unrestricted funds 2022 £</b>	<b>Total funds 2022 £</b>
Bank charges	43	43

	<i>Unrestricted funds 2021 £</i>	<i>Total funds 2021 £</i>
Bank charges	67	67

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

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2022**

**5. Fixed asset investments**

	<b>Other fixed asset investments £</b>
<b>Cost or valuation</b>	
At 1 April 2021	1,008
At 31 March 2022	<u>1,008</u>
<b>Impairment</b>	
Impairment on revaluation	428
At 31 March 2022	<u>428</u>
<b>Net book value</b>	
At 31 March 2022	<u>580</u>
At 31 March 2021	<u>1,008</u>

**6. Debtors**

	<b>2022 £</b>	<b>2021 £</b>
Loan debtors	300,923	303,935
	<u>300,923</u>	<u>303,935</u>

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

	<b>2022 £</b>	<b>2021 £</b>
Other creditors and accruals	500	400
	<u>500</u>	<u>400</u>

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

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2022**

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

	2022 £	2021 £
Loan creditors	<b>10,700</b>	<b>11,100</b>

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

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

	Unrestricted funds 2022 £	Total funds 2022 £
Fixed asset investments	580	<b>580</b>
Current assets	339,118	<b>339,118</b>
Creditors due within one year	(500)	<b>(500)</b>
Creditors due in more than one year	(10,700)	<b>(10,700)</b>
<b>Total</b>	<b>328,498</b>	<b>328,498</b>

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

	Unrestricted funds 2021 £	Total funds 2021 £
Fixed asset investments	580	580
Current assets	352,006	352,006
Creditors due within one year	(400)	(400)
Creditors due in more than one year	(11,100)	(11,100)
<b>Total</b>	<b>341,086</b>	<b>341,086</b>

**10. Related party transactions**

The Loan Debtors (Note 6) are interest free loans to Companies of which one or more of the Governors/Trustees of this Charity are also Directors.

**C AND H ASSOCIATION LIMITED**

England & Wales - Charity number 287082

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# Accounts

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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 2021**

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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)**

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**REFERENCE AND ADMINISTRATIVE DETAILS OF THE COMPANY, ITS TRUSTEES AND ADVISERS  
FOR THE YEAR ENDED 31 MARCH 2021**

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<b>Trustees</b>	C Berger, Director/Trustee M Berger, Director/Trustee H Berger, Director/Trustee
<b>Company registered number</b>	1696892
<b>Charity registered number</b>	287082
<b>Registered office</b>	1st Floor Unit 1 Grosvenor Way London E5 9ND
<b>Accountants</b>	Wolffe Accountancy Services Ltd 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**  
**(A company limited by guarantee)**

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**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2021**

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The trustees have pleasure in presenting their Annual Report for the year ended 31 March 2021. 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 £221,634 and total resources expended were £316,296 resulting in a deficit of £94,662. The financial results of the Charity's activities for the year to 31 March 2021 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 1 February 2022 and signed on their behalf by:

**C Berger**  
Director/Trustee

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

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**INDEPENDENT EXAMINER'S REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2021**

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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 2021.

**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:

Dated: 1 February 2022

D Wolffe

FCCA

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 2021**

	Note	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
<b>Income from:</b>				
Donations and legacies	2	221,634	221,634	85,600
Charitable activities		-	-	20
<b>Total income</b>		<u>221,634</u>	<u>221,634</u>	<u>85,620</u>
<b>Expenditure on:</b>				
Charitable activities	3	316,229	316,229	282,890
Other expenditure	4	67	67	160
<b>Total expenditure</b>		<u>316,296</u>	<u>316,296</u>	<u>283,050</u>
<b>Net movement in funds</b>		<u>(94,662)</u>	<u>(94,662)</u>	<u>(197,430)</u>
<b>Reconciliation of funds:</b>				
Total funds brought forward		435,748	435,748	633,178
Net movement in funds		(94,662)	(94,662)	(197,430)
<b>Total funds carried forward</b>		<u><u>341,086</u></u>	<u><u>341,086</u></u>	<u><u>435,748</u></u>

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

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 2021**

	Note	2021 £	2020 £
<b>Fixed assets</b>			
Investments	5	<b>580</b>	580
		<u>580</u>	<u>580</u>
<b>Current assets</b>			
Debtors	6	<b>303,935</b>	424,511
Cash at bank and in hand		<b>48,071</b>	22,057
		<u>352,006</u>	<u>446,568</u>
Creditors: amounts falling due within one year	7	<b>(400)</b>	(500)
<b>Net current assets</b>		<b>351,606</b>	446,068
<b>Total assets less current liabilities</b>		<b>352,186</b>	446,648
Creditors: amounts falling due after more than one year	8	<b>(11,100)</b>	(10,900)
<b>Net assets excluding pension asset</b>		<b>341,086</b>	435,748
<b>Total net assets</b>		<b>341,086</b>	435,748
<b>Charity funds</b>			
Restricted funds		-	-
Unrestricted funds		<b>341,086</b>	435,748
<b>Total funds</b>		<b>341,086</b>	435,748

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 2021**

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The financial statements were approved and authorised for issue by the Trustees on 01 February 2022 and signed on their behalf by:

**C Berger**  
Director/Trustee

The notes on pages 7 to 11 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 2021**

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**1. Accounting policies**

**1.1 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.

**1.2 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.

**1.3 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.

**1.4 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.

**1.5 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.

**1.6 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.

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

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2021**

**1. Accounting policies (continued)**

**1.7 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.

**1.8 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.

**2. Income from donations and legacies**

	<b>Unrestricted funds 2021 £</b>	<b>Total funds 2021 £</b>
Donations	221,634	<b>221,634</b>
	<hr style="border-top: 3px double #000;"/>	<hr style="border-top: 3px double #000;"/>
	<i>Unrestricted funds 2020 £</i>	<i>Total funds 2020 £</i>
Donations	85,600	85,600
	<hr style="border-top: 3px double #000;"/>	<hr style="border-top: 3px double #000;"/>

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

**Summary by fund type**

	<b>Unrestricted funds 2021 £</b>	<b>Total funds 2021 £</b>
Grants to institutions	315,929	<b>315,929</b>
Accountancy fee	300	<b>300</b>
	<hr style="border-top: 3px double #000;"/>	<hr style="border-top: 3px double #000;"/>
	316,229	<b>316,229</b>
	<hr style="border-top: 3px double #000;"/>	<hr style="border-top: 3px double #000;"/>

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

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**3. Analysis of expenditure on charitable activities (continued)**

**Summary by fund type (continued)**

	<i>Unrestricted funds 2020 £</i>	<i>Total funds 2020 £</i>
Grants to institutions	282,240	282,240
Companies House penalty	150	150
Accountancy fee	500	500
	282,890	282,890
	282,890	282,890

**4. Other expenditure**

	<b>Unrestricted funds 2021 £</b>	<b>Total funds 2021 £</b>
Bank charges	67	67
	67	67

	<i>Unrestricted funds 2020 £</i>	<i>Total funds 2020 £</i>
Bank charges	159	159
Bank interest	1	1
	160	160
	160	160

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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 2021**

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**5. Fixed asset investments**

	<b>Other fixed asset investments £</b>
<b>Cost or valuation</b>	
At 1 April 2020	1,008
At 31 March 2021	<u>1,008</u>
<b>Impairment</b>	
Impairment on revaluation	428
At 31 March 2021	<u>428</u>
<b>Net book value</b>	
At 31 March 2021	<u>580</u>
At 31 March 2020	<u>1,008</u>

**6. Debtors**

	<b>2021 £</b>	<b>2020 £</b>
Loan debtors	303,935	424,511
	<u>303,935</u>	<u>424,511</u>

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

	<b>2021 £</b>	<b>2020 £</b>
Other creditors and accruals	400	500
	<u>400</u>	<u>500</u>

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

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2021**

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

	2021 £	2020 £
Loan creditors	<u>11,100</u>	<u>10,900</u>

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

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

	Unrestricted funds 2021 £	Total funds 2021 £
Fixed asset investments	580	<b>580</b>
Current assets	352,006	<b>352,006</b>
Creditors due within one year	(400)	<b>(400)</b>
Creditors due in more than one year	(11,100)	<b>(11,100)</b>
<b>Total</b>	<u>341,086</u>	<u><b>341,086</b></u>

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

	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>

**10. Related party transactions**

The Loan Debtors (Note 7) 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 £Nil (2020 - £113,228).