THE C AND R CHARITABLE TRUST

England & Wales · Charity number 328593

Details

Status	Registered
Legal form	Trust
Registered	1990-04-09
Register	View on the Charity Commission register

Contact

Address	Haffner Hoff Ltd Parkgates Bury New Road Prestwich Manchester M25 0TL
Phone	01914777648
Email	hrsupplies@blueyonder.co.uk

Activities

Objects: FOR ANY SUCH EXCLUSIVELY CHARITABLE PURPOSES AS THE TRUSTEES SHALL FROMTIME TO TIME IN THEIR ABSOLUTE DISCRETION DETERMINE.

Activities: General charitable purposes

Classification

- **How:** Makes Grants To Organisations
- **What:** General Charitable Purposes
- **Who:** Other Defined Groups

Geography

- Gateshead
- Newcastle Upon Tyne City
- North Tyneside
- South Tyneside
- Sunderland

Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-05	£60,893	£29,602	-	-
2024-04-05	£27,531	£39,098	-	-
2023-04-05	£75,061	£47,722	-	-
2022-04-05	£70,451	£54,879	-	-
2021-04-05	£97,450	£22,597	-	-

Trustees

Name	Role	Appointed
MOSES KAUFMAN		
MRS R KAUFMAN		
Mordechai Leitner		2018-08-14

THE C AND R CHARITABLE TRUST

England & Wales - Charity number 328593

Accounts

CHARITY REGISTRATION NUMBER: 328593

The C & R Charitable Trust

Unaudited Financial Statements

5 April 2025

HAFFNER HOFF LTD
Chartered accountants
2nd Floor - Parkgates
Bury New Road
Prestwich
Manchester
M25 0TL

The C & R Charitable Trust

Financial Statements

Year ended 5 April 2025

The C & R Charitable Trust

Trustees' Annual Report

Year ended 5 April 2025

The trustees present their report and the unaudited financial statements of the charity for the year ended 5 April 2025.

Reference and administrative details

Registered charity name	The C & R Charitable Trust
Charity registration number	328593
Principal office	2nd Floor, Parkgates Bury New Road Manchester M25 0TL
The trustees	
	M Kaufman R Kaufman Y Leitner
Accountants	
	Chartered accountants 2nd Floor - Parkgates Bury New Road Prestwich Manchester M25 0TL

Structure, governance and management

The C & R Charitable Trust is a charitable trust constituted by a Deed of Trust dated 30 March 1990 and is a registered charity, number 328593.

The Charity is run by the trustees who all act in an honorary capacity. A new trustee would receive copies of the previous years' Annual Report and Accounts and a copy of the Charity Commission leaflet 'The Essential Trustee : What you need to know'.

Objectives and activities

The objectives of the charity are any such exclusively charitable purposes as the trustees shall from time to time in their absolute discretion determine.

Public Benefit Policy
We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.

Grant Making Policy
Grants are made to charitable institutions and organisations which accord with the objects of the charity.

Investment Policy
The Trust Deed authorises the Trustees to make and hold investments using the general funds of the charity and the charity has invested in various joint property syndicates to provide a steady income for the beneficiaries as above. All the investments are in the United Kingdom.

Risk Management
The trustees have identified and reviewed the major risks to which the charity is exposed. Both manual and automated checks are regularly invoked, particularly those relating to the operations and finance of the charity. The trustees are satisfied that these systems and procedures mitigate any perceived risks.

Achievements and performance

During the year, the charity received £Nil in donations (2024: £12,000) and investment income of £60,893, (2024; £15,531).

During the year the charity made grants totalling £28,669 (2024: £38,178) in furtherance of its objectives. Governance costs amounted to £840.

There was net income and net movement in funds for the year amounting to £31,291 (2024: -£11,567).

Financial review

As at 31 March 2025 the charity held free reserves comprising net current liabilities of (£32,166) (2024: -£36,858).

Reserves Policy
The charity has net current liabilities, this is due to a loan, the loan creditor has assured the trustees that the loan will not be called in to the detriment of the charity.

Trustees' responsibilities statement

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees' annual report was approved on 26 November 2025 and signed on behalf of the board of trustees by:

R Kaufman
Trustee

Independent Examiner's Report to the Trustees of The C & R Charitable Trust

Year ended 5 April 2025

I report to the trustees on my examination of the financial statements of The C & R Charitable Trust ('the charity') for the year ended 5 April 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (‘the Act’).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

D Schwarz FCCA
Independent Examiner

2nd Floor - Parkgates
Bury New Road
Prestwich
Manchester
M25 0TL

26 November 2025

The C & R Charitable Trust

Statement of Financial Activities

Year ended 5 April 2025

	Note	2025 Unrestricted funds £	2025 **Total funds** £	2024 Total funds £
Income and endowments				
Donations and legacies	**4**	–	–	12,000
Investment income	**5**	60,893	60,893	15,531
Total income		60,893	60,893	27,531
Expenditure				
Expenditure on charitable activities	**6,7**	29,602	29,602	39,098
Total expenditure		29,602	29,602	39,098
Net income/(expenditure) and net movement in funds		31,291	31,291	(11,567)
Reconciliation of funds				
Total funds brought forward		156,373	156,373	167,940
Total funds carried forward		187,664	187,664	156,373

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

The C & R Charitable Trust

Statement of Financial Position

5 April 2025

	Note	2025 £	2024 £
Fixed assets			
Investments	**13**	219,830	193,231
Current assets			
Cash at bank and in hand		7,403	2,711
Creditors: amounts falling due within one year	**14**	39,569	39,569
Net current liabilities		32,166	36,858
Total assets less current liabilities		187,664	156,373
Net assets		187,664	156,373
Funds of the charity			
Unrestricted funds		187,664	156,373
Total charity funds	**15**	187,664	156,373

These financial statements were approved by the board of trustees and authorised for issue on 26 November 2025, and are signed on behalf of the board by:

R Kaufman
Trustee

The notes on pages 7 to 12 form part of these financial statements.

1. General 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 2nd Floor, Parkgates, Bury New Road, Manchester, M25 0TL.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements did not require management to make judgements, estimates or assumptions that affect the amounts reported at the year end.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

3. Accounting policies *(continued)*

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Investments

Fixed asset investments are initally recorded at cost, and subsequently stated at cost less any accumulated impairment losses.

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or paable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

4. Donations and legacies

	Unrestricted Funds £	**Total Funds 2025 £**	Unrestricted Funds £	Total Funds 2024 £
Donations				
Donations	–	**–**	12,000	12,000

5. Investment income

	Unrestricted Funds £	**Total Funds 2025 £**	Unrestricted Funds £	Total Funds 2024 £
Income from investment properties	60,893	60,893	15,531	15,531

6. Expenditure on charitable activities by fund type

	Unrestricted Funds £	**Total Funds 2025 £**	Unrestricted Funds £	Total Funds 2024 £
Charitable activities	28,669	28,669	38,178	38,178
Support costs	933	933	920	920
	29,602	29,602	39,098	39,098

7. Expenditure on charitable activities by activity type

	Grant funding of activities £	Support costs £	**Total funds 2025 £**	Total fund 2024 £
Charitable activities	28,669	94	28,763	38,258
Governance costs	–	839	839	840
	28,669	933	29,602	39,098

8. Analysis of support costs

	Analysis of support costs £	**Total 2025 £**	Total 2024 £
General office	94	94	80
Governance costs	839	839	840
	933	933	920

9. Analysis of grants

	2025 £	2024 £
Grants to institutions		
Beit Limud	–	3,349
Beis Malka	1,200	–
Chasdei Aharon	–	6,970
Chasdei Sholom	3,400	–
Gateshead Kehilloh Kollel	1,260	–
Grants Under £1000	6,447	7,916
In Kind Direct	1,712	–
Keren Hatzolas Doros	4,400	–
Kolel Aliyot Eliyohu	–	5,028
Shir Chesed	–	3,800
Start Upright	5,900	–
The Gateshead Kehillo	2,350	1,100
Tschernobyl	1,000	–
Y G M H	1,000	3,000
Zichron Nechama	–	7,015
	28,669	38,178
Total grants	28,669	38,178

The above grants were made to institutions and went towards the following purposes: the relief of poverty, relief of those in need by reason of ill health or disability, the advancement of Jewish religion and the advancement of Jewish religious education.

10. Independent examination fees

	2025 £	2024 £
Fees payable to the independent examiner for:		
Independent examination of the financial statements	840	840

11. Staff costs

The average head count of employees during the year was Nil (2024: Nil).

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

12. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

13. Investments

	Other investments £
Cost or valuation	
At 6 April 2024	193,231
Additions	67,522
Disposals	(40,923)
At 5 April 2025	219,830
Impairment	
At 6 April 2024 and 5 April 2025	–
Carrying amount	
At 5 April 2025	219,830
At 5 April 2024	193,231

All investments shown above are held at valuation.

14. Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals and deferred income	1,710	1,710
Other creditors	37,859	37,859
	39,569	39,569

15. Analysis of charitable funds

Unrestricted funds

	At 6 April 2024 £	Income £	Expenditure £	**At 5 April 2025 £**
General funds	156,373	60,893	(29,602)	187,664

	At 6 April 2023 £	Income £	Expenditure £	At 5 April 2024 £
General funds	167,940	27,531	(39,098)	156,373

16. Analysis of net assets between funds

	Unrestricted Funds £	**Total Funds 2025 £**
Investments	219,830	219,830
Current assets	7,403	7,403
Creditors less than 1 year	(39,569)	(39,569)
Net assets	187,664	187,664

	Unrestricted Funds £	Total Funds 2024 £
Investments	193,231	193,231
Current assets	2,711	2,711
Creditors less than 1 year	(39,569)	(39,569)
Net assets	156,373	156,373

17. Taxation

The C & R Charitable Trust is a registered charity and therefore is not liable to income tax or corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

Accounts

CHARITY REGISTRATION NUMBER: 328593

The C & R Charitable Trust

Unaudited Financial Statements

5 April 2024

HAFFNER HOFF LTD
Chartered accountants
2nd Floor - Parkgates
Bury New Road
Prestwich
Manchester
M25 0TL

The C & R Charitable Trust

Financial Statements

Year ended 5 April 2024

The C & R Charitable Trust

Trustees' Annual Report

Year ended 5 April 2024

The trustees present their report and the unaudited financial statements of the charity for the year ended 5 April 2024.

Reference and administrative details

Registered charity name	The C & R Charitable Trust
Charity registration number	328593
Principal office	2nd Floor, Parkgates Bury New Road Manchester M25 0TL
The trustees	
	M Kaufman R Kaufman Y Leitner
Accountants	
	Chartered accountants 2nd Floor - Parkgates Bury New Road Prestwich Manchester M25 0TL

Structure, governance and management

The C & R Charitable Trust is a charitable trust constituted by a Deed of Trust dated 30 March 1990 and is a registered charity, number 328593.

The Charity is run by the trustees who all act in an honorary capacity. A new trustee would receive copies of the previous years' Annual Report and Accounts and a copy of the Charity Commission leaflet 'The Essential Trustee : What you need to know'.

Objectives and activities

The objectives of the charity are any such exclusively charitable purposes as the trustees shall from time to time in their absolute discretion determine.

Public Benefit Policy
We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.

Grant Making Policy
Grants are made to charitable institutions and organisations which accord with the objects of the charity.

Investment Policy
The Trust Deed authorises the Trustees to make and hold investments using the general funds of the charity and the charity has invested in various joint property syndicates to provide a steady income for the beneficiaries as above. All the investments are in the United Kingdom.

Risk Management
The trustees have identified and reviewed the major risks to which the charity is exposed. Both manual and automated checks are regularly invoked, particularly those relating to the operations and finance of the charity. The trustees are satisfied that these systems and procedures mitigate any perceived risks.

Achievements and performance

During the year the charity made grants totalling £38,178 in furtherance of its objectives. Governance costs amounted to £840.

Financial review

As at 31 March 2024 the charity held free reserves comprising net current liabilities of (£36,858) (2023:-£38,951).

Reserves Policy
The charity has net current liabilities, this is due to a loan, the loan creditor has assured the trustees that the loan will not be called in to the detriment of the charity.

Trustees' responsibilities statement

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees' annual report was approved on 3 February 2025 and signed on behalf of the board of trustees by:

R Kaufman
Trustee

Independent Examiner's Report to the Trustees of The C & R Charitable Trust

Year ended 5 April 2024

I report to the trustees on my examination of the financial statements of The C & R Charitable Trust ('the charity') for the year ended 5 April 2024.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (‘the Act’).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or

2. the financial statements do not accord with those records; or

3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

D Schwarz FCCA
Independent Examiner

2nd Floor - Parkgates
Bury New Road
Prestwich
Manchester
M25 0TL

3 February 2025

The C & R Charitable Trust

Statement of Financial Activities

Year ended 5 April 2024

	Note	2024 Unrestricted funds £	2024 Total funds £	2023 Total funds £
Income and endowments				
Donations and legacies	**4**	12,000	12,000	25,000
Investment income	**5**	15,531	15,531	50,061
Total income		27,531	27,531	75,061
Expenditure				
Expenditure on charitable activities	**6,7**	39,098	39,098	47,722
Total expenditure		39,098	39,098	47,722
Net (expenditure)/income and net movement in funds		(11,567)	(11,567)	27,339
Reconciliation of funds				
Total funds brought forward		167,940	167,940	140,601
Total funds carried forward		156,373	156,373	167,940

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

The notes on pages 7 to 12 form part of these financial statements.

The C & R Charitable Trust

Statement of Financial Position

5 April 2024

	Note	2024 £	2023 £
Fixed assets			
Investments	**13**	193,231	206,891
Current assets			
Cash at bank and in hand		2,711	708
Creditors: amounts falling due within one year	**14**	39,569	39,659
Net current liabilities		36,858	38,951
Total assets less current liabilities		156,373	167,940
Net assets		156,373	167,940
Funds of the charity			
Unrestricted funds		156,373	167,940
Total charity funds	**15**	156,373	167,940

These financial statements were approved by the board of trustees and authorised for issue on 3 February 2025, and are signed on behalf of the board by:

R Kaufman
Trustee

1. General 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 2nd Floor, Parkgates, Bury New Road, Manchester, M25 0TL.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements did not require management to make judgements, estimates or assumptions that affect the amounts reported at the year end.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

3. Accounting policies *(continued)*

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Investments

Fixed asset investments are initally recorded at cost, and subsequently stated at cost less any accumulated impairment losses.

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or paable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

4. Donations and legacies

	Unrestricted Funds £	**Total Funds 2024 £**	Unrestricted Funds £	Total Funds 2023 £
Donations				
Donations	12,000	12,000	25,000	25,000

5. Investment income

	Unrestricted Funds £	**Total Funds 2024 £**	Unrestricted Funds £	Total Funds 2023 £
Income from investment properties	15,531	15,531	50,061	50,061

6. Expenditure on charitable activities by fund type

	Unrestricted Funds £	**Total Funds 2024 £**	Unrestricted Funds £	Total Funds 2023 £
Charitable activities	38,178	38,178	46,714	46,714
Support costs	920	920	1,008	1,008
	39,098	39,098	47,722	47,722

7. Expenditure on charitable activities by activity type

	Grant funding of activities £	Support costs £	**Total funds 2024 £**	Total fund 2023 £
Charitable activities	38,178	80	38,258	46,792
Governance costs	–	840	840	930
	38,178	920	39,098	47,722

8. Analysis of support costs

	Analysis of support costs £	**Total 2024 £**	Total 2023 £
General office	80	80	78
Governance costs	840	840	930
	920	920	1,008

9. Analysis of grants

	2024	2023
	£	£
Grants to institutions		
Amud Hatzdoka	–	2,990
Beit Limud	3,349	–
Chasdei Aharon	6,970	–
Gateshead Kehilloh Kollel	1,100	1,000
Gevurath Ari	–	10,000
Grants Under £1000	7,916	11,221
Inkinddirect	–	2,348
Kolel Aliyot Eliyohu	5,028	10,055
New OHR	–	1,800
REB MEIR BAAL H	–	2,300
Shir Chesed	3,800	–
Telz Academy	–	5,000
Y G M H	3,000	–
Zichron Nechama	7,015	–
	38,178	46,714
Total grants	38,178	46,714

The above grants were made to institutions and went towards the following purposes; the relief of poverty, relief of those in need by reason of ill health or disability, the advancement of Jewish religion and the advancement of Jewish religious education.

10. Independent examination fees

	2024	2023
	£	£
Fees payable to the independent examiner for:		
Independent examination of the financial statements	840	930

11. Staff costs

The average head count of employees during the year was Nil (2023: Nil).

No employee received employee benefits of more than £60,000 during the year (2023: Nil).

12. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

13. Investments

	Other investments £
Cost or valuation	
At 6 April 2023	206,891
Additions	15,531
Disposals	(29,191)
At 5 April 2024	193,231
Impairment	
At 6 April 2023 and 5 April 2024	–
Carrying amount	
At 5 April 2024	193,231
At 5 April 2023	206,891

All investments shown above are held at valuation.

14. Creditors: amounts falling due within one year

	2024 £	2023 £
Accruals and deferred income	1,710	1,800
Other creditors	37,859	37,859
	39,569	39,659

15. Analysis of charitable funds

Unrestricted funds

	At 6 April 2023 £	Income £	Expenditure £	**At 5 April 2024 £**
General funds	167,940	27,531	(39,098)	156,373

	At 6 April 2022 £	Income £	Expenditure £	At 5 April 2023 £
General funds	140,601	75,061	(47,722)	167,940

16. Analysis of net assets between funds

	Unrestricted Funds £	**Total Funds 2024 £**
Investments	193,231	193,231
Current assets	2,711	2,711
Creditors less than 1 year	(39,569)	(39,569)
Net assets	156,373	156,373

	Unrestricted Funds £	Total Funds 2023 £
Investments	206,891	206,891
Current assets	708	708
Creditors less than 1 year	(39,659)	(39,659)
Net assets	167,940	167,940

THE C AND R CHARITABLE TRUST

England & Wales - Charity number 328593

Accounts

CHARITY REGISTRATION NUMBER: 328593

The C & R Charitable Trust

Unaudited Financial Statements

5 April 2023

HAFFNER HOFF LTD
Chartered accountants
2nd Floor - Parkgates
Bury New Road
Prestwich
Manchester
M25 0TL

The C & R Charitable Trust

Financial Statements

Year ended 5 April 2023

The C & R Charitable Trust

Trustees' Annual Report

Year ended 5 April 2023

The trustees present their report and the unaudited financial statements of the charity for the year ended 5 April 2023.

Reference and administrative details

Registered charity name	The C & R Charitable Trust
Charity registration number	328593
Principal office	2nd Floor, Parkgates Bury New Road Manchester M25 0TL
The trustees	
	M Kaufman R Kaufman Y Leitner
Accountants	
	Chartered accountants 2nd Floor - Parkgates Bury New Road Prestwich Manchester M25 0TL

Structure, governance and management

The C & R Charitable Trust is a charitable trust constituted by a Deed of Trust dated 30 March 1990 and is a registered charity, number 328593.

The Charity is run by the trustees who all act in an honorary capacity. A new trustee would receive copies of the previous years' Annual Report and Accounts and a copy of the Charity Commission leaflet 'The Essential Trustee : What you need to know'.

Objectives and activities

The objectives of the charity are any such exclusively charitable purposes as the trustees shall from time to time in their absolute discretion determine.

Public Benefit Policy
We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.

Grant Making Policy
Grants are made to charitable institutions and organisations which accord with the objects of the charity.

Investment Policy
The Trust Deed authorises the Trustees to make and hold investments using the general funds of the charity and the charity has invested in various joint property syndicates to provide a steady income for the beneficiaries as above. All the investments are in the United Kingdom.

Risk Management
The trustees have identified and reviewed the major risks to which the charity is exposed. Both manual and automated checks are regularly invoked, particularly those relating to the operations and finance of the charity. The trustees are satisfied that these systems and procedures mitigate any perceived risks.

Achievements and performance

During the year the charity made grants totalling £46,714 in furtherance of its objectives. Governance costs amounted to £930.

Financial review

As at 31 March 2023 the charity held free reserves comprising net current liabilities of (£38,951) (2022:-£24,048).

Reserves Policy
The charity has net current liabilities, this is due to a loan, the loan creditor has assured the trustees that the loan will not be called in to the detriment of the charity.

Trustees' responsibilities statement

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees' annual report was approved on 5 April 2024 and signed on behalf of the board of trustees by:

R Kaufman
Trustee

Independent Examiner's Report to the Trustees of The C & R Charitable Trust

Year ended 5 April 2023

I report to the trustees on my examination of the financial statements of The C & R Charitable Trust ('the charity') for the year ended 5 April 2023.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

D Schwarz FCCA
Independent Examiner

2nd Floor - Parkgates
Bury New Road
Prestwich
Manchester
M25 0TL

The C & R Charitable Trust

Statement of Financial Activities

Year ended 5 April 2023

	Note	2023 Unrestricted funds £	2023 Total funds £	2022 Total funds £
Income and endowments				
Donations and legacies	**4**	25,000	25,000	6,555
Investment income	**5**	50,061	50,061	63,896
Total income		75,061	75,061	70,451
Expenditure				
Expenditure on charitable activities	**6,7**	47,722	47,722	54,879
Total expenditure		47,722	47,722	54,879
Net losses on investments	**10**	–	–	(10,576)
Net income and net movement in funds		27,339	27,339	4,996
Reconciliation of funds				
Total funds brought forward		140,601	140,601	135,605
Total funds carried forward		167,940	167,940	140,601

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

The notes on pages 7 to 12 form part of these financial statements.

The C & R Charitable Trust

Statement of Financial Position

5 April 2023

	Note	2023 £	2022 £
Fixed assets			
Investments	**14**	206,891	164,649
Current assets			
Cash at bank and in hand		708	16,369
Creditors: amounts falling due within one year	**15**	39,659	40,417
Net current liabilities		38,951	24,048
Total assets less current liabilities		167,940	140,601
Net assets		167,940	140,601
Funds of the charity			
Unrestricted funds		167,940	140,601
Total charity funds	**16**	167,940	140,601

These financial statements were approved by the board of trustees and authorised for issue on 5 April 2024, and are signed on behalf of the board by:

R Kaufman
Trustee

The notes on pages 7 to 12 form part of these financial statements.

1. General 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 2nd Floor, Parkgates, Bury New Road, Manchester, M25 0TL.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements did not require management to make judgements, estimates or assumptions that affect the amounts reported at the year end.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

3. Accounting policies *(continued)*

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Investments

Fixed asset investments are initally recorded at cost, and subsequently stated at cost less any accumulated impairment losses.

Investment property

Investment property is initially recorded at cost, which includes purchase price and any directly attributable expenditure.

Investment property is revalued to its fair value at each reporting date and any changes in fair value are recognised in profit or loss.

Investments in joint property syndicates

This represents capital introduced by the company into the syndicates plus accrued surpluses less deficiencies but without revaluing the syndicate properties.

Some of the syndicates in which the company is a participator have borrowings which are secured on the syndicate properties.

The company accounts for its syndicate investments under the 'equity accounting' basis and thus the company's share of such borrowings are not included in these

3. Accounting policies *(continued)*

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or paable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

4. Donations and legacies

	Unrestricted Funds £	**Total Funds 2023 £**	Unrestricted Funds £	Total Funds 2022 £
Donations				
Donations	25,000	25,000	6,555	6,555

5. Investment income

	Unrestricted Funds £	**Total Funds 2023 £**	Unrestricted Funds £	Total Funds 2022 £
Income from investment properties	50,061	50,061	–	–
Income from other investments	–	–	63,896	63,896
	50,061	50,061	63,896	63,896

6. Expenditure on charitable activities by fund type

	Unrestricted Funds £	**Total Funds 2023 £**	Unrestricted Funds £	Total Funds 2022 £
Charitable activities	46,714	46,714	53,897	53,897
Support costs	1,008	1,008	982	982
	47,722	47,722	54,879	54,879

7. Expenditure on charitable activities by activity type

	Grant funding of activities £	Support costs £	**Total funds 2023 £**	Total fund 2022 £
Charitable activities	46,714	78	46,792	54,009
Governance costs	–	930	930	870
	46,714	1,008	47,722	54,879

8. Analysis of support costs

	Analysis of support costs £	**Total 2023 £**	Total 2022 £
General office	78	78	112
Governance costs	930	930	870
	1,008	1,008	982

9. Analysis of grants

	2023 £	2022 £
Grants to institutions		
Amud Hatzdoka	2,990	6,440
Brongate Ltd	–	2,000
Gateshead Kehilloh Kollel	1,000	1,000
Gevurath Ari	10,000	–
Grants Under £1000	11,221	10,541
Inkinddirect	2,348	–
Keren Hashmita Donation	–	1,300
Kolel Aliyot Eli	10,055	12,500
Kollel Chibas Yerusholayim	–	5,000
New OHR	1,800	–
North London Academy	–	1,000
Prince Charles In Kinid Charity	–	2,216
REB MEIR BAAL H	2,300	–
Shiras Chesed	–	4,400
Telz Academy	5,000	7,500
	46,714	53,897
Total grants	46,714	53,897

The above grants were made to institutions and went towards the following purposes; the relief of poverty, relief of those in need by reason of ill health or disability, the advancement of Jewish religion and the advancement of Jewish religious education.

10. Net losses on investments

	Unrestricted Funds £	**Total Funds 2023 £**	Unrestricted Funds £	Total Funds 2022 £
Gains/(losses) on investment property	–	–	(10,576)	(10,576)

11. Independent examination fees

	2023	2022
	£	£
Fees payable to the independent examiner for:		
Independent examination of the financial statements	930	870

12. Staff costs

	Nil	Nil

The average head count of employees during the year was Nil (2022: Nil).

No employee received employee benefits of more than £60,000 during the year (2022: Nil).

13. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

14. Investments

	Other investments
	£
Cost or valuation	
At 6 April 2022	164,649
Additions	50,061
Disposals	(7,819)
At 5 April 2023	206,891
Impairment	
At 6 April 2022 and 5 April 2023	–
Carrying amount	
At 5 April 2023	206,891
At 5 April 2022	164,649

All investments shown above are held at valuation.

15. Creditors: amounts falling due within one year

	2023	2022
	£	£
Accruals and deferred income	1,800	870
Other creditors	37,859	39,547
	39,659	40,417

16. Analysis of charitable funds

Unrestricted funds

	At 6 April 2022	Income	Expenditure	Gains and losses	**At 5 April 2023**
	£	£	£	£	£
General funds	140,601	75,061	(47,722)	–	167,940

	At 6 April 2021	Income	Expenditure	Gains and losses	At 5 April 2022
	£	£	£	£	£
General funds	135,605	70,451	(54,879)	(10,576)	140,601

17. Analysis of net assets between funds

	Unrestricted Funds	**Total Funds 2023**
	£	**£**
Investments	206,891	206,891
Current assets	708	708
Creditors less than 1 year	(39,659)	(39,659)
Net assets	167,940	167,940

	Unrestricted Funds	Total Funds 2022
	£	£
Investments	164,649	164,649
Current assets	16,369	16,369
Creditors less than 1 year	(40,417)	(40,417)
Net assets	140,601	140,601

THE C AND R CHARITABLE TRUST

England & Wales - Charity number 328593

Accounts

CHARITY REGISTRATION NUMBER: 328593

The C & R Charitable Trust

Unaudited Financial Statements

5 April 2022

HAFFNER HOFF LTD
Chartered accountants
2nd Floor - Parkgates
Bury New Road
Prestwich
Manchester
M25 0TL

The C & R Charitable Trust

Financial Statements

Year ended 5 April 2022

The C & R Charitable Trust

Trustees' Annual Report

Year ended 5 April 2022

The trustees present their report and the unaudited financial statements of the charity for the year ended 5 April 2022.

Reference and administrative details

Registered charity name	The C & R Charitable Trust
Charity registration number	328593
Principal office	2nd Floor, Parkgates Bury New Road Manchester M25 0TL
The trustees	
	M Kaufman R Kaufman Y Leitner
Accountants	Haffner Hoff Ltd Chartered accountants 2nd Floor - Parkgates Bury New Road Prestwich Manchester M25 0TL

Structure, governance and management

The C & R Charitable Trust is a charitable trust constituted by a Deed of Trust dated 30 March 1990 and is a registered charity, number 328593.

The Charity is run by the trustees who all act in an honorary capacity. A new trustee would receive copies of the previous years' Annual Report and Accounts and a copy of the Charity Commission leaflet 'The Essential Trustee : What you need to know'.

Objectives and activities

The objectives of the charity are any such exclusively charitable purposes as the trustees shall from time to time in their absolute discretion determine.

Public Benefit Policy
We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.

Grant Making Policy
Grants are made to charitable institutions and organisations which accord with the objects of the charity.

Investment Policy
The Trust Deed authorises the Trustees to make and hold investments using the general funds of the charity and the charity has invested in various joint property syndicates to provide a steady income for the beneficiaries as above. All the investments are in the United Kingdom.

Risk Management
The trustees have identified and reviewed the major risks to which the charity is exposed. Both manual and automated checks are regularly invoked, particularly those relating to the operations and finance of the charity. The trustees are satisfied that these systems and procedures mitigate any perceived risks.

Achievements and performance

During the year the charity made grants totalling £53,897 in furtherance of its objectives. Support and governance costs amounted to £870.

Financial review

As at 31 March 2022 the charity held free reserves comprising net current liabilities of £24,048 (2021:-£25,634).

Reserves Policy
The charity has net current liabilities, this is due to a loan, the loan creditor has assured the trustees that the loan will not be called in to the detriment of the charity.

Trustees' responsibilities statement

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees' annual report was approved on 2 February 2023 and signed on behalf of the board of trustees by:

R Kaufman
Trustee

Independent Examiner's Report to the Trustees of The C & R Charitable Trust

Year ended 5 April 2022

I report to the trustees on my examination of the financial statements of The C & R Charitable Trust ('the charity') for the year ended 5 April 2022.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (‘the Act’).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or

2. the financial statements do not accord with those records; or

3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

D Schwarz FCCA
Independent Examiner

2nd Floor - Parkgates
Bury New Road
Prestwich
Manchester
M25 0TL

2 February 2023

The C & R Charitable Trust

Statement of Financial Activities

Year ended 5 April 2022

	Note	2022 Unrestricted funds £	2022 **Total funds** £	2021 Total funds £
Income and endowments				
Donations and legacies	**4**	6,555	6,555	21,028
Investment income	**5**	63,896	63,896	76,422
Total income		70,451	70,451	97,450
Expenditure				
Expenditure on raising funds:				
Investment management costs	**6**	–	–	1,064
Expenditure on charitable activities	**7,8**	54,879	54,879	21,533
Total expenditure		54,879	54,879	22,597
Net losses on investments	**11**	(10,576)	(10,576)	–
Net income and net movement in funds		4,996	4,996	74,853
Reconciliation of funds				
Total funds brought forward		135,605	135,605	60,752
Total funds carried forward		140,601	140,601	135,605

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

The C & R Charitable Trust

Statement of Financial Position

5 April 2022

	Note	2022 £	2021 £
Fixed assets			
Investments	**15**	164,649	161,239
Current assets			
Debtors	**16**	–	503
Cash at bank and in hand		16,369	14,221
		16,369	14,724
Creditors: amounts falling due within one year	**17**	40,417	40,358
Net current liabilities		24,048	25,634
Total assets less current liabilities		140,601	135,605
Net assets		140,601	135,605
Funds of the charity			
Unrestricted funds		140,601	135,605
Total charity funds	**18**	140,601	135,605

These financial statements were approved by the board of trustees and authorised for issue on 2 February 2023, and are signed on behalf of the board by:

R Kaufman
Trustee

The notes on pages 7 to 13 form part of these financial statements.

1. General 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 2nd Floor, Parkgates, Bury New Road, Manchester, M25 0TL.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements did not require management to make judgements, estimates or assumptions that affect the amounts reported at the year end.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

3. Accounting policies *(continued)*

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Investments

Fixed asset investments are initally recorded at cost, and subsequently stated at cost less any accumulated impairment losses.

Investment property

Investment property is initially recorded at cost, which includes purchase price and any directly attributable expenditure.

Investment property is revalued to its fair value at each reporting date and any changes in fair value are recognised in profit or loss.

Investments in joint property syndicates

This represents capital introduced by the company into the syndicates plus accrued surpluses less deficiencies but without revaluing the syndicate properties.

Some of the syndicates in which the company is a participator have borrowings which are secured on the syndicate properties.

The company accounts for its syndicate investments under the 'equity accounting' basis and thus the company's share of such borrowings are not included in these

3. Accounting policies *(continued)*

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or paable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

4. Donations and legacies

	Unrestricted Funds £	**Total Funds 2022 £**	Unrestricted Funds £	Total Funds 2021 £
Donations				
Donations	6,555	6,555	15,028	15,028
Grants				
Grants receivable	–	–	6,000	6,000
	6,555	6,555	21,028	21,028

5. Investment income

	Unrestricted Funds £	**Total Funds 2022 £**	Unrestricted Funds £	Total Funds 2021 £
Income from investment properties	–	–	1,757	1,757
Income from other investments	63,896	63,896	74,665	74,665
	63,896	63,896	76,422	76,422

6. Investment management costs

	Unrestricted Funds £	**Total Funds 2022 £**	Unrestricted Funds £	Total Funds 2021 £
Property repairs and maintenance charges	–	–	153	153
Other investment management costs	–	–	911	911
	–	–	1,064	1,064

7. Expenditure on charitable activities by fund type

	Unrestricted Funds £	**Total Funds 2022 £**	Unrestricted Funds £	Total Funds 2021 £
Charitable activities	53,897	53,897	20,703	20,703
Support costs	982	982	830	830
	54,879	54,879	21,533	21,533

8. Expenditure on charitable activities by activity type

	Grant funding of activities £	Support costs £	**Total funds 2022 £**	Total fund 2021 £
Charitable activities	53,897	112	54,009	20,703
Governance costs	–	870	870	830
	53,897	982	54,879	21,533

9. Analysis of support costs

	Analysis of support costs activity 1 £	**Total 2022 £**	Total 2021 £
General office	112	112	48
Governance costs	870	870	782
	982	982	830

10. Analysis of grants

	2022 £	2021 £
Grants to institutions		
Amud Hatzdoka	6,440	–
Brongate Ltd	2,000	–
Gateshead Kehilloh Kollel	1,000	–
Grants under £1,000	10,541	2,307
Keren Hashmita Donation	1,300	–
Kollel Aliyat Eliyohu	12,500	5,027
Kollel Chibas Yerusholayim	5,000	–
North London Academy	1,000	–
Prince Charles In Kinid Charity	2,216	3,369
Shiras Chesed	4,400	–
Telz Academy	7,500	10,000
	53,897	20,703
Total grants	53,897	20,703

10. Analysis of grants *(continued)*

The above grants were made to institutions and went towards the following purposes; the relief of poverty, relief of those in need by reason of ill health or disability, the advancement of Jewish religion and the advancement of Jewish religious education.

11. Net losses on investments

	Unrestricted Funds £	**Total Funds 2022 £**	Unrestricted Funds £	Total Funds 2021 £
Gains/(losses) on investment property	(10,576)	(10,576)	–	–

12. Independent examination fees

	2022 £	2021 £
Fees payable to the independent examiner for:		
Independent examination of the financial statements	870	780

13. Staff costs

	Nil	Nil

The average head count of employees during the year was Nil (2021: Nil).

No employee received employee benefits of more than £60,000 during the year (2021: Nil).

14. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

15. Investments

	Investment properties £	Other investments £	**Total £**
Cost or valuation			
At 6 April 2021	26,223	135,016	161,239
Additions	–	57,896	57,896
Disposals	(26,223)	(28,263)	(54,486)
At 5 April 2022	–	164,649	164,649
Impairment			
At 6 April 2021 and 5 April 2022		–	–
Carrying amount			
At 5 April 2022	–	164,649	164,649
At 5 April 2021	26,223	135,016	161,239

All investments shown above are held at valuation.

Investment properties

The investment properties are stated at market value as per the trustees valuation at the year end.

Investments in joint property syndicates
Other Investments are joint property syndicates. This is comprised of capital introduced by the charity into the syndicates plus accrued surpluses less deficiencies but without revaluing the syndicate properties.

16. Debtors

	2022 £	2021 £
Other debtors	–	503

17. Creditors: amounts falling due within one year

	2022 £	2021 £
Accruals and deferred income	870	811
Other creditors	39,547	39,547
	40,417	40,358

18. Analysis of charitable funds

Unrestricted funds

	At 6 April 2021	Income	Expenditure	Gains and losses	**At 5 April 2022**
	£	£	£	£	£
General funds	135,605	70,451	(54,879)	(10,576)	140,601

	At 6 April 2020	Income	Expenditure	Gains and losses	At 5 April 2021
	£	£	£	£	£
General funds	60,752	97,450	(22,597)	–	135,605

19. Analysis of net assets between funds

	Unrestricted Funds	**Total Funds 2022**
	£	**£**
Investments	164,649	164,649
Current assets	16,369	16,369
Creditors less than 1 year	(40,417)	(40,417)
Net assets	140,601	140,601

	Unrestricted Funds	Total Funds 2021
	£	£
Investments	161,239	161,239
Current assets	14,724	14,724
Creditors less than 1 year	(40,358)	(40,358)
Net assets	135,605	135,605

THE C AND R CHARITABLE TRUST

England & Wales - Charity number 328593

Accounts

CHARITY REGISTRATION NUMBER: 328593

The C & R Charitable Trust

Unaudited Financial Statements

5 April 2021

HAFFNER HOFF LTD
Chartered accountants
2nd Floor - Parkgates
Bury New Road
Prestwich
Manchester
M25 0TL

The C & R Charitable Trust

Financial Statements

Year ended 5 April 2021

The C & R Charitable Trust

Trustees' Annual Report

Year ended 5 April 2021

The trustees present their report and the unaudited financial statements of the charity for the year ended 5 April 2021.

Reference and administrative details

Registered charity name	The C & R Charitable Trust
Charity registration number	328593
Principal office	2nd Floor, Parkgates Bury New Road Manchester M25 0TL
The trustees	
	M Kaufman R Kaufman Y Leitner
Accountants	
	Chartered accountants 2nd Floor - Parkgates Bury New Road Prestwich Manchester M25 0TL

Structure, governance and management

The C & R Charitable Trust is a charitable trust constituted by a Deed of Trust dated 30 March 1990 and is a registered charity, number 328593.

The Charity is run by the trustees who all act in an honorary capacity. A new trustee would receive copies of the previous years' Annual Report and Accounts and a copy of the Charity Commission leaflet 'The Essential Trustee : What you need to know'.

Objectives and activities

The objectives of the charity are any such exclusively charitable purposes as the trustees shall from time to time in their absolute discretion determine.

Public Benefit Policy
We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.

Grant Making Policy
Grants are made to charitable institutions and organisations which accord with the objects of the charity.

Investment Policy
The Trust Deed authorises the Trustees to make and hold investments using the general funds of the charity and the charity has invested in various joint property syndicates to provide a steady income for the beneficiaries as above. All the investments are in the United Kingdom.

Risk Management
The trustees have identified and reviewed the major risks to which the charity is exposed. Both manual and automated checks are regularly invoked, particularly those relating to the operations and finance of the charity. The trustees are satisfied that these systems and procedures mitigate any perceived risks.

Achievements and performance

During the year the charity made grants totalling £20,703 in furtherance of its objectives. Support and governance costs amounted to £830.

Financial review

As at 31 March 2021 the charity held free reserves comprising net current liabilities of £25,634 (2020:- £40,337).

Reserves Policy
The charity has net current liabilities, this is due to a loan, the loan creditor has assured the trustees that the loan will not be called in to the detriment of the charity.

Trustees' responsibilities statement

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees' annual report was approved on 27 January 2022 and signed on behalf of the board of trustees by:

R Kaufman
Trustee

Independent Examiner's Report to the Trustees of The C & R Charitable Trust

Year ended 5 April 2021

I report to the trustees on my examination of the financial statements of The C & R Charitable Trust ('the charity') for the year ended 5 April 2021.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

D Schwarz FCCA
Independent Examiner

2nd Floor - Parkgates
Bury New Road
Prestwich
Manchester
M25 0TL

The C & R Charitable Trust

Statement of Financial Activities

Year ended 5 April 2021

	Note	2021 Unrestricted funds £	2021 **Total funds** £	2020 Total funds £
Income and endowments				
Donations and legacies	**4**	21,028	21,028	12,535
Investment income	**5**	76,422	76,422	25,787
Total income		97,450	97,450	38,322
Expenditure				
Expenditure on raising funds:				
Investment management costs	**6**	1,064	1,064	925
Expenditure on charitable activities	**7,8**	21,533	21,533	54,220
Total expenditure		22,597	22,597	55,145
Net income/(expenditure) and net movement in funds		74,853	74,853	(16,823)
Reconciliation of funds				
Total funds brought forward		60,752	60,752	77,575
Total funds carried forward		135,605	135,605	60,752

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

The notes on pages 7 to 13 form part of these financial statements.

Statement of Financial Position

5 April 2021

	Note	2021 £	2020 £
Fixed assets			
Investments	**14**	161,239	101,089
Current assets			
Debtors	**15**	503	503
Cash at bank and in hand		14,221	700
		14,724	1,203
Creditors: amounts falling due within one year	**16**	40,358	41,540
Net current liabilities		25,634	40,337
Total assets less current liabilities		135,605	60,752
Net assets		135,605	60,752
Funds of the charity			
Unrestricted funds		135,605	60,752
Total charity funds	**17**	135,605	60,752

These financial statements were approved by the board of trustees and authorised for issue on 27 January 2022, and are signed on behalf of the board by:

R Kaufman
Trustee

The notes on pages 7 to 13 form part of these financial statements.

1. General 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 2nd Floor, Parkgates, Bury New Road, Manchester, M25 0TL.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements did not require management to make judgements, estimates or assumptions that affect the amounts reported at the year end.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

3. Accounting policies *(continued)*

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Investments

Fixed asset investments are initally recorded at cost, and subsequently stated at cost less any accumulated impairment losses.

Investment property

Investment property is initially recorded at cost, which includes purchase price and any directly attributable expenditure.

Investment property is revalued to its fair value at each reporting date and any changes in fair value are recognised in profit or loss.

Investments in joint property syndicates

This represents capital introduced by the company into the syndicates plus accrued surpluses less deficiencies but without revaluing the syndicate properties.

Some of the syndicates in which the company is a participator have borrowings which are secured on the syndicate properties.

The company accounts for its syndicate investments under the 'equity accounting' basis and thus the company's share of such borrowings are not included in these

3. Accounting policies *(continued)*

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or paable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

4. Donations and legacies

	Unrestricted Funds £	**Total Funds 2021 £**	Unrestricted Funds £	Total Funds 2020 £
Donations				
Donations	15,028	15,028	12,535	12,535
Grants				
Grants receivable	6,000	6,000	–	–
	21,028	21,028	12,535	12,535

5. Investment income

	Unrestricted Funds £	**Total Funds 2021 £**	Unrestricted Funds £	Total Funds 2020 £
Income from investment properties	1,757	1,757	25,787	25,787
Income from other investments	74,665	74,665	–	–
	76,422	76,422	25,787	25,787

6. Investment management costs

	Unrestricted Funds £	**Total Funds 2021 £**	Unrestricted Funds £	Total Funds 2020 £
Administration of investments	–	–	245	245
Property repairs and maintenance charges	153	153	680	680
Other investment management costs	911	911	–	–
	1,064	1,064	925	925

7. Expenditure on charitable activities by fund type

	Unrestricted Funds £	**Total Funds 2021 £**	Unrestricted Funds £	Total Funds 2020 £
Charitable activities	20,703	**20,703**	53,439	53,439
Support costs	830	**830**	781	781
	21,533	**21,533**	54,220	54,220

8. Expenditure on charitable activities by activity type

	Grant funding of activities £	Support costs £	**Total funds 2021 £**	Total fund 2020 £
Charitable activities	20,703	–	**20,703**	53,439
Governance costs	–	830	**830**	781
	20,703	830	**21,533**	54,220

9. Analysis of support costs

	Analysis of support costs activity 1 £	**Total 2021 £**	Total 2020 £
General office	48	**48**	–
Governance costs	782	**782**	781
	830	**830**	781

10. Analysis of grants

	2021 £	2020 £
Grants to institutions		
Chevras Mo'oz Ladol	–	40,000
Kolel Aliyoth Eliyot Eliyohu	5,027	12,535
Prince Charles Inkind Charity	3,369	–
Telz Accademy	10,000	–
Grants under £1,000	2,307	904
	20,703	53,439
Total grants	**20,703**	53,439

The above grants were made to institutions and went towards the following purposes; the relief of poverty, relief of those in need by reason of ill health or disability, the advancement of Jewish religion and the advancement of Jewish religious education.

11. Independent examination fees

	2021	2020
	£	£
Fees payable to the independent examiner for:		
Independent examination of the financial statements	780	780

12. Staff costs

	Nil	Nil

The average head count of employees during the year was Nil (2020: Nil).

No employee received employee benefits of more than £60,000 during the year (2020: Nil).

13. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

14. Investments

	Investment properties	Other investments	**Total**
	£	£	**£**
Cost or valuation			
At 6 April 2020	26,223	74,866	101,089
Additions	–	6,000	6,000
Disposals	–	(20,515)	(20,515)
Fair value movements	–	74,665	74,665
At 5 April 2021	26,223	135,016	161,239
Impairment			
At 6 April 2020 and 5 April 2021		–	–
Carrying amount			
At 5 April 2021	26,223	135,016	161,239
At 5 April 2020	26,223	74,866	101,089

All investments shown above are held at valuation.

Investment properties

The investment properties are stated at market value as per the trustees valuation at the year end.

Investments in joint property syndicates

Other Investments are joint property syndicates. This is comprised of capital introduced by the charity into the syndicates plus accrued surpluses less deficiencies but without revaluing the syndicate properties.

15. Debtors

	2021	2020
	£	£
Other debtors	503	503

16. Creditors: amounts falling due within one year

	2021	2020
	£	£
Accruals and deferred income	811	840
Other creditors	39,547	40,700
	40,358	41,540

17. Analysis of charitable funds

Unrestricted funds

	At 6 April 2020	Income	Expenditure	**At 5 April 2021**
	£	£	£	£
General funds	60,752	97,450	(22,597)	135,605

	At 6 April 2019	Income	Expenditure	At 5 April 2020
	£	£	£	£
General funds	77,575	38,322	(55,145)	60,752

18. Analysis of net assets between funds

	Unrestricted Funds	**Total Funds 2021**
	£	**£**
Investments	161,239	161,239
Current assets	14,724	14,724
Creditors less than 1 year	(40,358)	(40,358)
Net assets	135,605	135,605

	Unrestricted Funds	Total Funds 2020
	£	£
Investments	101,089	101,089
Current assets	1,203	1,203
Creditors less than 1 year	(41,540)	(41,540)
Net assets	60,752	60,752

19. Related parties

During the year aggregate donations totalling £15,028 were received by the charity from related parties.