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## Trustees Report and Audited Financial Statements

1<sup>st</sup> October 2019 – 30<sup>th</sup> September 2020

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Chana Charity Ltd

Registered Charity Number: 1172957

Registered Company Number: 10751229



**CHANA CHARITY LTD**  
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**FOR THE YEAR ENDED 30 SEPTEMBER 2020**

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**REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 SEPTEMBER 2020**

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The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 30<sup>th</sup> September 2020. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

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

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

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

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

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

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

## **Chairman Report**

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This year has been a challenging due to Covid-19 for the world in general but in particular for those challenged with fertility problems. For a while, fertility clinics throughout the UK were closed. However, once they reopened there was and remains a backlog of work in the NHS clinics. Some couples have had to wait up to a year to have their preliminary investigations completed.

Throughout the lockdowns and the aftermaths we continued to support and care for our clients online through zoom. Service users received our support through videos, webinars, support groups and therapeutic sessions, alongside our core services. Fortunately, client feedback has been that we have been able to make a real difference to their lives.

We are always assessing new avenues for funding and working towards helping those who need it. This year we further developed our use of social media to support and provide educational material to our service users. We are currently developing our social media strategy to reap the benefits of that medium both for service users and fundraising purposes.

Our medical panel led by our in-house Scientific Officer has expanded. Our Scientific Officer has worked collaboratively with her colleagues on Government quangos, voluntary bodies and other charities to ensure our clients' needs are heard. All contributing to Chana staying informed and up to date with advances in medicine and developing medical guidance.

We have an excellent management team and office staff who are constantly striving for the highest levels of professionalism, in both the care that we offer and the day-to-day running of Chana.

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

## **Public benefit**

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

## **Services**

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

- A confidential telephone helpline - Clients can phone our helpline and speak to one of our support workers who will be able to support them and guide them through the process of accessing help should they require it.
- Confidential one-to-one and couples counselling.
- Specialist medical support and information. We are privileged to have a Medical Advisory Panel of specialist consultants and medical practitioners, sensitive to the centrality of Jewish Law. They can offer expert guidance and identify the top relevant specialists in specific cases. All clients are able to have their cases presented to this multi-disciplinary team which meets quarterly; which would not be available to them anywhere else.
- Financial assistance to help meet the cost of fertility investigations, treatment and counselling which would not otherwise be available on the NHS
- Support Groups and Interactive Webinars where those who need can access information in other ways.

- We run Educational Sessions for GPs, Rabbis and Rebbetzins (Rabbis' wives), as well as members of the community on specific relevant subject matters. We also run webinars presented by Chana featuring some of the UK's leading clinicians and professionals in the infertility world. This is free for the public and questions can be asked anonymously.

## **Grant making**

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

## **STRATEGIC REPORT**

### **Achievement and performance 2020 Year in Review**

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- 35 babies were born to Chana clients, bringing the total number of babies to 778 since Chana was founded in 1994.
- 164 couples accessed help to understand their fertility options and the treatments available to them, as well as being given emotional and practical support throughout their journey.
- More than £600,000 was spent in order to provide counselling, telephone helpline, financial and medical support which was unavailable to them on the NHS and allowed them to have the baby they always dreamt of.
- Chana had its most successful fundraising event ever, a matched giving crowdfunding campaign raising over £1,180,000
- Working with a number of clinics to ensure they understand the needs of our clients and also so we can ensure the fertility journey for our clients is smooth and easy.
- Our Support team expanded with a new therapist to assist those who turn to Chana for help. In addition, we appointed a new Clinical Manager last year to oversee all clinical matters and the support worker team.
- We held educational and awareness events to inform the community of the work we do which, in turn, raised vital, additional funds to help us support those approaching us for help.

The Covid 19 global pandemic has had an impact on everyone both professionally and personally. The shutting down of all medical services as we knew them overnight had a tremendous impact on all using services not least couples in the midst of fertility treatments. This left couples in anxious, distressed and bewildered states as no one could anticipate how long the closures would last or what services would be offered once the clinics reopened.

All our support services continued with everyone continuing to receive their therapy sessions on zoom or over the phone. We found the numbers of clients increased sharply this included new clients and some who had used our services previously were now returning in need of further emotional support. We took the opportunity to introduce some new initiative which were direct responses to the clinic shut downs and the implications of this. A support group for those directly impacted was introduced with great success.

Our special projects teams also had to adapt to new working ways in particular to having all fundraising and awareness events cancelled with neither warning or knowledge of how long it would be before these events could resume. We were able to produce a series of "wellbeing" videos for social media with the express intention of giving information on how people could look after themselves during the Lockdowns as well as reminding them that Chana services continued to be on offer. We were able to launch our newly updated website.

Throughout the pandemic our in-house Scientific advisor has been busy with providing up to the minute information on clinic services and closures and then assisting all with navigating the reopening of clinics. Much has changed in primary care and accessing GPs. The introduction of the Covid 19 vaccines has highlighted the need for information for different age groups and circumstances.

## **Fundraising**

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

For the first time, due to the need to fundraise without in-person events, Chana launched a major crowdfunding campaign in July. This campaign was named "Worth Every Donation" and with the help of a huge number of supporters coming together to form 133 team, we set out to raise the most amount of donations Chana had ever seen from a single event. Over 36hrs, with the generosity of our donors, £1,184,867 was raised to support those in our community who struggle with infertility.

The annual Chana Car Rally was planned and had already been organised to go ahead in 2020. Unfortunately, it needed to be postponed as we went into lockdown. The rally will recommence as soon as restrictions are lifted and travel is permissible.

Our total income was £1,371,346 (2019: £1,164,881) and expenses were £744,613 (2019: £1,063,727) a net income of £626,733 (2019: £101,154).

Efforts were made to ensure that costs were kept down in to ensure the Charity's future. Chana did take advantage of the UK Furlough Scheme when it was introduced for several months. Chana's largest expenses were on support worker staff and on grants for treatments, something which remains unchanged year to year years.

Prior to the 2020 lockdown, Chana was able to run a successful 'Tea-Cember event' and other local initiatives.

We continue to look for new avenues of funding from both private donors and trusts as well as public grants that may be available to the charity.

## **FINANCIAL REVIEW**

### **Financial position**

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This year, with growth we have worked to ensure we have a suitable reserve policy in place and that, to the best of our ability, there is always three months of reserves in place.

As of 30<sup>th</sup> September 2020, net assets were £833,936 (2019: £207,203) which exceeds the reserve policy and ensures we can move forward as planned with the 2020 budget.

### **Principal funding sources**

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

### **Reserves policy**

The trustees aim to build up reserves to a level of at least 3 months running costs. This is to protect the Charity in the event that total income resources are lower than anticipated, and to protect services provided in the event of a time limited grant before having secured funding from a new source. As of 30<sup>th</sup> September 2020 the Charity had unrestricted reserves of £250,640, covering 3 months running costs. The trustees are confident that with their increased efforts they will be able to raise the necessary funds to increase reserves level if needed.

### **Goals for 2021**

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

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing document**

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

### **Risk management**

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

The day to day affairs of the charity are administered by the Board of Trustees.

## **REFERENCE AND ADMINISTRATIVE DETAILS**

### **Registered Company number**

10751229 (England and Wales)

### **Registered Charity number**

1172957

### **Registered office**

23 Ravenshurst Avenue,  
London  
NW4 4EE

**CHANA CHARITY LTD (REGISTERED NUMBER: 10751229)**

## **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 SEPTEMBER 2019**

### **Trustees**

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

### **Auditors**

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

## **STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The trustees (who are also the directors of Chana Charity Ltd for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).



Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently; - observe the methods and principles in the Charity SORP; - make judgements and estimates that are reasonable and prudent; - prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

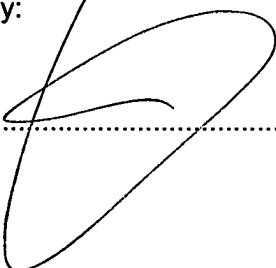
In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and - the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

#### AUDITORS

The auditors, Melinek Fine LLP, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on .....<sup>28/06/2021</sup>..... and signed on the board's behalf by:

.......... Mr B Groszman - Trustee

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF  
CHANA CHARITY LTD (REGISTERED NUMBER: 10751229)**

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**Opinion**

We have audited the financial statements of Chana Charity Ltd (the 'charitable company') for the year ended 30 September 2020 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 30 September 2020 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

**Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Conclusions relating to going concern**

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

**Other information**

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

**Opinions on other matters prescribed by the Companies Act 2006**

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

**Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF  
CHANA CHARITY LTD (REGISTERED NUMBER: 10751229)**

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**Responsibilities of trustees**

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.


**Our responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our Report of the Independent Auditors.

**Use of our report**

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

  
Mr Aryeh Melinek, FCA (Senior Statutory Auditor)  
for and on behalf of Melinek Fine LLP  
Registered Auditors  
Chartered Accountants  
First Floor, Winston House  
349 Regents Park Road  
London  
N3 1DH

Date: 29/06/2021

CHANA CHARITY LTD

**STATEMENT OF FINANCIAL ACTIVITIES**  
**(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2020**

	Notes	Unrestricted fund £	Restricted fund £	2020 Total funds £	2019 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	439,968	16,000	455,968	498,797
<b>Charitable activities</b>	4				
Income from charitable activities		21,866	-	21,866	24,832
Other trading activities	3	891,012	2,500	893,512	641,252
<b>Total</b>		1,352,846	18,500	1,371,346	1,164,881
<b>EXPENDITURE ON</b>					
Raising funds	5	114,366	-	114,366	326,067
<b>Charitable activities</b>	6				
Advice and support of couples dealing with infertility		578,898	12,500	591,398	706,875
Support costs		27,719	11,130	38,849	30,785
<b>Total</b>		720,983	23,630	744,613	1,063,727
<b>NET INCOME/(EXPENDITURE)</b>		631,863	(5,130)	626,733	101,154
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		192,865	14,338	207,203	106,049
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u>824,728</u>	<u>9,208</u>	<u>833,936</u>	<u>207,203</u>

The notes form part of these financial statements

**CHANA CHARITY LTD (REGISTERED NUMBER: 10751229)**

**BALANCE SHEET  
30 SEPTEMBER 2020**

	Notes	Unrestricted fund £	Restricted fund £	2020 Total funds £	2019 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	12	<b>3,331</b>	-	<b>3,331</b>	315
<b>CURRENT ASSETS</b>					
Debtors	13	<b>3,180</b>	-	<b>3,180</b>	-
Cash at bank and in hand		<b>843,474</b>	<b>9,208</b>	<b>852,682</b>	256,686
		<b>846,654</b>	<b>9,208</b>	<b>855,862</b>	256,686
<b>CREDITORS</b>					
Amounts falling due within one year	14	<b>(25,257)</b>	-	<b>(25,257)</b>	(49,798)
<b>NET CURRENT ASSETS</b>		<b>821,397</b>	<b>9,208</b>	<b>830,605</b>	206,888
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<b>824,728</b>	<b>9,208</b>	<b>833,936</b>	207,203
<b>NET ASSETS</b>		<b>824,728</b>	<b>9,208</b>	<b>833,936</b>	207,203
<b>FUNDS</b>	15				
Unrestricted funds				<b>824,728</b>	192,865
Restricted funds				<b>9,208</b>	14,338
<b>TOTAL FUNDS</b>				<b>833,936</b>	207,203

The financial statements were approved by the Board of Trustees and authorised for issue on 28/06/2021 and were signed on its behalf by:

.....  
Mr B Groszman - Trustee

The notes form part of these financial statements

CHANA CHARITY LTD

**CASH FLOW STATEMENT  
FOR THE YEAR ENDED 30 SEPTEMBER 2020**

	Notes	2020 £	2019 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	<u>600,755</u>	<u>138,415</u>
Net cash provided by operating activities		<u>600,755</u>	<u>138,415</u>
<b>Cash flows from investing activities</b>			
Purchase of tangible fixed assets		<u>(4,759)</u>	<u>(473)</u>
Net cash used in investing activities		<u>(4,759)</u>	<u>(473)</u>
<b>Change in cash and cash equivalents in the reporting period</b>		<b>595,996</b>	137,942
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<u>256,686</u>	<u>118,744</u>
<b>Cash and cash equivalents at the end of the reporting period</b>		<u><b>852,682</b></u>	<u>256,686</u>

The notes form part of these financial statements

**CHANA CHARITY LTD**

**NOTES TO THE CASH FLOW STATEMENT  
FOR THE YEAR ENDED 30 SEPTEMBER 2020**

**1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES**

	2020 £	2019 £
<b>Net income for the reporting period (as per the Statement of Financial Activities)</b>	<b>626,733</b>	101,154
<b>Adjustments for:</b>		
Depreciation charges	1,744	158
(Increase)/decrease in debtors	(3,180)	58,243
Decrease in creditors	<u>(24,542)</u>	<u>(21,140)</u>
<b>Net cash provided by operations</b>	<b><u>600,755</u></b>	<b><u>138,415</u></b>

**2. ANALYSIS OF CHANGES IN NET FUNDS**

	At 1.10.19 £	Cash flow £	At 30.9.20 £
<b>Net cash</b>			
Cash at bank and in hand	<u>256,686</u>	<u>595,996</u>	<u>852,682</u>
	<u>256,686</u>	<u>595,996</u>	<u>852,682</u>
<b>Total</b>	<b><u>256,686</u></b>	<b><u>595,996</u></b>	<b><u>852,682</u></b>

The notes form part of these financial statements

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 30 SEPTEMBER 2020**

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**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

**Income**

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

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**Tangible fixed assets**

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

Fixtures and fittings                      - 33% on cost

**Taxation**

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

**Fund accounting**

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

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

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

**Hire purchase and leasing commitments**

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

**Pension costs and other post-retirement benefits**

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



CHANA CHARITY LTD

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 30 SEPTEMBER 2020

2. DONATIONS AND LEGACIES

	2020 £	2019 £
Donations	358,150	498,797
Grants	97,818	-
	<u>455,968</u>	<u>498,797</u>

During the year Chana Charity Limited received £40,018 from HMRC as part of the Job Retention Scheme.

3. OTHER TRADING ACTIVITIES

	2020 £	2019 £
Fundraising events	<u>893,512</u>	<u>641,252</u>

4. INCOME FROM CHARITABLE ACTIVITIES

	2020 £	2019 £
Counselling	<u>21,866</u>	<u>24,832</u>

5. RAISING FUNDS

Raising donations and legacies

	2020 £	2019 £
Fundraising	<u>114,366</u>	<u>326,067</u>

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 7) £	Totals £
Advice and support of couples dealing with infertility	591,398	-	591,398
Support costs	-	38,849	38,849
	<u>591,398</u>	<u>38,849</u>	<u>630,247</u>

7. SUPPORT COSTS

	Finance £	Other £	Governance costs £	Totals £
Support costs	<u>7,868</u>	<u>28,221</u>	<u>2,760</u>	<u>38,849</u>

CHANA CHARITY LTD

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 30 SEPTEMBER 2020

8. NET INCOME/(EXPENDITURE)

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

	2020 £	2019 £
Auditors' remuneration	1,800	1,500
Depreciation - owned assets	1,743	158
Other operating leases	<u>21,536</u>	<u>27,104</u>

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 September 2020 nor for the year ended 30 September 2019.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30 September 2020 nor for the year ended 30 September 2019.

10. STAFF COSTS

	2020 £	2019 £
Wages and salaries	254,150	232,667
Social security costs	23,614	19,186
Other pension costs	<u>4,702</u>	<u>4,315</u>
	<u>282,466</u>	<u>256,168</u>

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

	2020 <u>11</u>	2019 <u>12</u>
Employees		

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

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	405,229	93,568	498,797
<b>Charitable activities</b>			
Income from charitable activities	24,832	-	24,832
Other trading activities	<u>641,252</u>	<u>-</u>	<u>641,252</u>
<b>Total</b>	1,071,313	93,568	1,164,881
<b>EXPENDITURE ON</b>			
Raising funds	324,067	2,000	326,067
<b>Charitable activities</b>			
Advice and support of couples dealing with infertility	580,971	125,904	706,875

CHANA CHARITY LTD

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 30 SEPTEMBER 2020

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Restricted fund £	Total funds £
Support costs	30,785	-	30,785
<b>Total</b>	<b>935,823</b>	<b>127,904</b>	<b>1,063,727</b>
<b>NET INCOME/(EXPENDITURE)</b>	<b>135,490</b>	<b>(34,336)</b>	<b>101,154</b>
<b>RECONCILIATION OF FUNDS</b>			
<b>Total funds brought forward</b>	<b>57,375</b>	<b>48,674</b>	<b>106,049</b>
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b>192,865</b>	<b>14,338</b>	<b>207,203</b>

12. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Computer equipment £	Totals £
<b>COST</b>			
At 1 October 2019	473	-	473
Additions	-	4,759	4,759
At 30 September 2020	473	4,759	5,232
<b>DEPRECIATION</b>			
At 1 October 2019	158	-	158
Charge for year	157	1,586	1,743
At 30 September 2020	315	1,586	1,901
<b>NET BOOK VALUE</b>			
At 30 September 2020	158	3,173	3,331
At 30 September 2019	315	-	315

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020 £	2019 £
Prepayments and accrued income	3,180	-

CHANA CHARITY LTD

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 30 SEPTEMBER 2020

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020 £	2019 £
Trade creditors	17,556	46,280
Social security and other taxes	5,183	-
Other creditors	718	2,018
Accruals and deferred income	<u>1,800</u>	<u>1,500</u>
	<u>25,257</u>	<u>49,798</u>

15. MOVEMENT IN FUNDS

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

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

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

Comparatives for movement in funds

	At 1.10.18 £	Net movement in funds £	At 30.9.19 £
<b>Unrestricted funds</b>			
General fund	57,375	135,490	192,865
<b>Restricted funds</b>			
Restricted fund	48,674	(34,336)	14,338
<b>TOTAL FUNDS</b>	<u>106,049</u>	<u>101,154</u>	<u>207,203</u>

**CHANA CHARITY LTD**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 30 SEPTEMBER 2020**

**15. MOVEMENT IN FUNDS - continued**

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	1,071,313	(935,823)	135,490
<b>Restricted funds</b>			
Restricted fund	93,568	(127,904)	(34,336)
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>1,164,881</u>	<u>(1,063,727)</u>	<u>101,154</u>

**16. RELATED PARTY DISCLOSURES**

During the year nothing (2019: £63,161) was donated by Chana Charitable Trust, a charity controlled by the trustees of Chana Charity Ltd.

**17. COMPANY LIMITED BY GUARANTEE**

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