

**COTTON TREE TRUST**

**FINANCIAL STATEMENTS**

**FOR THE PERIOD ENDED 31 DECEMBER 2017**

**BAGINSKY COHEN**

**CHARTERED ACCOUNTANTS**

# **COTTON TREE TRUST**

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## **COTTON TREE TRUST**

### **REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE PERIOD ENDED 31 DECEMBER 2017**

#### **Trustees**

Michael Mark, Trustee (appointed 22 October 2016)  
Ruth Cigman, Trustee (appointed 22 October 2016)  
Sohail Jannesari, Trustee (appointed 22 October 2016)  
Joel David Rose, Trustee (appointed 2 September 2017, resigned 9 October 2018)  
Tatiana Garavito Ibanez, Trustee (appointed 11 November 2017)

#### **Charity registered number**

1172069

#### **Principal office**

200A PENTONVILLE ROAD, LONDON, N1 9JP

#### **Accountants**

BAGINSKY COHEN, 930 HIGH ROAD, LONDON, N12 9RT

## **COTTON TREE TRUST**

### **TRUSTEES' REPORT FOR THE PERIOD ENDED 31 DECEMBER 2017**

The Trustees present their annual report together with the financial statements of the charity for the period 15 March 2017 to 31 December 2017.

#### **Objectives and Activities**

##### **a. Policies and objectives**

The charity's objectives are to help impoverished refugees, asylum seekers and their families by assisting them to assert their legal rights, to obtain education and medical and therapeutic help and otherwise as set out in the objects clause of the Trust Deed as recorded on the Charity Commission website.

The policy of the charity is to provide a full and comprehensive service for a limited number of refugees.

##### **b. Activities for achieving objectives**

The charity currently provides assistance to asylum seekers and would be asylum seekers and others seeking the legal right to remain in the United Kingdom to gather and present evidence for solicitors and immigration advisers where they lack the funds and skills to do this adequately themselves. It works both with the solicitors and advisers and, where a client does not yet have a solicitor or adviser, it helps prepare a case to the extent that a solicitor or adviser would feel better able to take the case on. It will also fund part of the legal costs of such applications for the right to remain where legal aid is not available or is inadequate to cover everything that is needed. It also helps with other matters such as housing, benefits and bank accounts, it holds workshops for its clients and it gives talks to schools about life as a refugee. At present it operates only in and near London.

Ruth Cigman and Michael Mark work regularly on a voluntary basis overseeing and taking part in trust activities. The other trustees help, also on a voluntary basis, from time to time. There was no chief executive officer or senior management personnel other than the trustees during the reporting period.

#### **Achievements and performance**

The charity spent most of 2017 seeing where there were gaps in the existing services and setting up the organisation from scratch, but its first client did obtain the right to remain and is now a key member of the charity's team. Start up was slower than anticipated, but referrals increased significantly in 2018 as the charity widened the base of those from whom it took referrals, and they are currently running at about 3-4 a month. Two volunteers have gone on to become staff members and another works on a fee paid basis giving school talks.

##### **a. Key financial performance indicators**

Following informal unpaid soundings from financial advisers as to the uncertain state of the market, and in view of the uncertainty as to whether any capital expenditure would occur, over 90% of the funding has been invested at interest on a 32 days call account at Lloyds Bank. The remainder is being held on current account and is gradually being used to finance day to day activities.

##### **b. Review of activities**

The charity set up and held a workshop with representatives from other refugee and migrant charities looking at gaps in the provision of services and how we might fill them. A training workshop was also held.

Temporary office space was obtained from January 2018 and more permanent office space was acquired in May 2018 from which the charity now works. Help and advice is given, so far as legally permissible, by a level 3 immigration adviser working with a retired tribunal judge. They have seen and helped about 20 asylum seekers and others to date. Typically this involves helping the preparation of asylum claims by preparing statements and seeking relevant evidence. Where immigration advice is needed, the client is either referred to his or her solicitor with some questions we feel may be helpful, or, if they have nobody else, they are likely to be referred to the Refugee Council,

## **COTTON TREE TRUST**

### **TRUSTEES' REPORT (continued) FOR THE PERIOD ENDED 31 DECEMBER 2017**

where our immigration adviser is able to give immigration advice, and does so each week.

Therapeutic and recreational workshops are also now being held and those taking part have been asking for them to be repeated. Talks have been given at several schools about life as a refugee, and have been so successful that one school has since raised funds for the charity and asked for a further talk to be given. Children at the schools whose parents are refugees have learned about what their parents and others have suffered in a way that would not otherwise have been open to them. Other children have also obtained a better understanding and appreciation of the lives of immigrants.

We also have set up a travel fund and a destitution fund from which small grants, up to about £20 at a time, are made to assist destitute clients.

The trustees are currently in the process of reviewing how the charity should grow in the coming year. They have had and continue to have regard to the Charity Commission's guidance on public benefit.

#### **c. Investment policy and performance**

See above. Interest rates are low but interest has been paid at or slightly above bank rate. The charity has an Ethical Investment Policy.

#### **Financial review**

The charity obtained substantial start up finance from another charity, the Lapid Trust, in which one of the trustees was previously a trustee. The funding is unrestricted and, unless a substantial part is spent in purchasing a property, it will finance the activities of the charity for several years even if no other funding is obtained.

There are no known factors affecting the financial position of the charity going forward.

#### **a. Going concern**

After making appropriate enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

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

##### **a. Constitution**

This is the Trust Deed dated 22 October 2016.

##### **b. Method of appointment or election of Trustees**

The management of the charity is the responsibility of the Trustees who are elected and co-opted under the terms of the Trust Deed.

##### **c. Organisational structure and decision making**

Decisions are taken by the trustees and, where appropriate, by an extended team including the trustees and certain volunteers and employees. In 2017 all major decisions were taken at trustee meetings attended by a quorum of trustees and by other team members. The charity has a legal and general branch, dealing with legal help etc., and a therapeutic "Heal and Grow" branch which is responsible for workshops and for the school talks. The charity has not yet needed the services of any solicitor.

## COTTON TREE TRUST

### TRUSTEES' REPORT (continued) FOR THE PERIOD ENDED 31 DECEMBER 2017

#### Plans for future periods

It is planned to apply for registration with the IOSC after which we will be able to give a fuller immigration service, to engage therapists and to expand school talks. Investment and fund raising plans will be reviewed on a regular basis.

This report was approved by the Trustees, on 6 October 2018 and signed on their behalf by:

*Michael Mark*  
Michael Mark (Oct 19, 2018, 9:19am)  
**MICHAEL MARK**  
Trustee

## COTTON TREE TRUST

### INDEPENDENT EXAMINER'S REPORT FOR THE PERIOD ENDED 31 DECEMBER 2017

#### Independent examiner's report to the Trustees of Cotton Tree Trus (the 'charity')

I report to the charity Trustees on my examination of the accounts of the charity for the period ended 31 December 2017.

This report is made solely to the charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work or for this report.

#### Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts 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 2011 Act.

#### Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared the accounts in accordance with 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) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I can confirm that no 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 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts 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.

Signed: Jerry Michael  
Jerry Michael (Oct 19, 2018, 9:26am)  
ACA FCCA

Dated: 6 October 2018

**BAGINSKY COHEN**  
CHARTERED ACCOUNTANTS

# COTTON TREE TRUST

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE PERIOD ENDED 31 DECEMBER 2017

	Note	Unrestricted funds 2017 £	Total funds 2017 £
<b>Income from:</b>			
Donations and legacies	2	989,738	989,738
Investments	3	2,373	2,373
<b>Total income</b>		<u>992,111</u>	<u>992,111</u>
<b>Expenditure on:</b>			
Charitable activities	5	<u>7,454</u>	<u>7,454</u>
<b>Total expenditure</b>	6	<u>7,454</u>	<u>7,454</u>
<b>Net surplus before other recognised gains and losses</b>		984,657	984,657
<b>Net movement in funds</b>		984,657	984,657
<b>Reconciliation of funds:</b>			
Total funds brought forward		<u>-</u>	<u>-</u>
<b>Total funds carried forward</b>		<u><u>984,657</u></u>	<u><u>984,657</u></u>

The notes on pages 8 to 11 form part of these financial statements.



# COTTON TREE TRUST

## BALANCE SHEET AS AT 31 DECEMBER 2017

	Note	2017 £	£
<b>Current assets</b>			
Cash at bank and in hand		986,646	
<b>Creditors:</b> amounts falling due within one year	9	(1,989)	
<b>Net current assets</b>			984,657
<b>Net assets</b>			984,657
<b>Charity Funds</b>			
Unrestricted funds	10		984,657
<b>Total funds</b>			984,657

The financial statements were approved by the Trustees on 6 October 2018 and signed on their behalf, by:

**MICHAEL MARK**

The notes on pages 8 to 11 form part of these financial statements.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 DECEMBER 2017**

**1. Accounting policies**

**1.1 Basis of preparation of financial statements**

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and Charities Act 2011.

Cotton Tree Trust constitutes a public benefit entity as defined by FRS 102.

**1.2 Income**

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

**1.3 Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

Charitable activities and Governance costs are costs incurred on the charity's operations, including support costs and costs relating to the governance of the charity apportioned to charitable activities.

**1.4 Interest receivable**

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

**1.5 Cash at Bank and in hand**

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 DECEMBER 2017**

**1. Accounting policies (continued)**

**1.6 Liabilities and provisions**

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

**1.7 Financial instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

**1.8 Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

**2. Income from donations and legacies**

	Unrestricted funds 2017 £	Total funds 2017 £
Donations	989,738	989,738

**3. Investment income**

	Unrestricted funds 2017 £	Total funds 2017 £
Investment income - interest	2,373	2,373

**4. Direct costs**

	Activities £	Total 2017 £
Wages and salaries	3,533	3,533

# COTTON TREE TRUST

## NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 DECEMBER 2017

### 5. Governance costs

	Unrestricted funds 2017 £	Total funds 2017 £
Accountancy fees	1,080	1,080
Advertising and promotional	195	195
Insurances	623	623
Legal and professional	1,200	1,200
Subscriptions	54	54
Sundry	500	500
Travel expenses	269	269
	<u>3,921</u>	<u>3,921</u>

### 6. Analysis of Expenditure by expenditure type

	Staff costs 2017 £	Other costs 2017 £	Total 2017 £
Direct costs	3,533	-	3,533
Expenditure on governance	-	3,921	3,921
	<u>3,533</u>	<u>3,921</u>	<u>7,454</u>

### 7. Auditors' remuneration

The Independent Examiner's remuneration amounts to an Independent Examination fee of £1,080). - -

# COTTON TREE TRUST

## NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 DECEMBER 2017

### 8. Staff costs

Staff costs were as follows:

	2017 £
Wages and salaries	3,533

The average number of persons employed by the charity during the year was as follows:

2017 No.
1

No employee received remuneration amounting to more than £60,000 in either year.

### 9. Creditors: Amounts falling due within one year

	2017 £
Other taxation and social security	58
Other creditors	851
Accruals and deferred income	1,080
	1,989

### 10. Statement of funds

#### Statement of funds - current year

	Balance at 1 January 2017 £	Income £	Expenditure £	Balance at 31 December 2017 £
<b>Unrestricted funds</b>				
Other General funds	-	992,111	(7,454)	984,657

#### Summary of funds - current year

	Balance at 1 January 2017 £	Income £	Expenditure £	Balance at 31 December 2017 £
General funds	-	992,111	(7,454)	984,657



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Baginsky Cohen  
930 High Road  
London  
N12 9RT

18 October 2018

Dear Sir

**THE COTTON TREE TRUST**  
**FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 DECEMBER 2017**

We confirm to the best of our knowledge and belief that we have made appropriate enquiries of management and staff with relevant knowledge and experience and, where necessary, have inspected supporting documentation sufficient to satisfy ourselves that we can properly make each of the following representations to you in connection with your independent examination of the financial statements of The Cotton Tree Trust for the period ended 31 December 2017.

**General**

- 1 We have fulfilled our responsibilities as trustees as set out in the terms of your engagement letter dated 12 July 2018, under the Charities Act 2011 for preparing financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), for being satisfied that they give a true and fair view and for making accurate representations to you. All the accounting records have been made available to you for the purpose of your audit and all the transactions undertaken by the charity have been properly reflected and recorded in the accounting records. All other records and related information, including minutes of management meetings, have been made available to you.
- 2 The financial statements are free of material misstatements, including omissions.
- 3 We believe that the effect of uncorrected misstatements is immaterial both individually and in total.

**Internal control and fraud**

- 4 We acknowledge our responsibility for the design, implementation and maintenance of internal control systems to prevent and detect fraud and error. We have disclosed to you all instances of known or suspected fraud affecting the entity involving management, employees who have a significant role in internal control or others that could have a material effect on the financial statements. We have also disclosed to you all information in relation to allegations of fraud or suspected fraud affecting the entity's financial statements communicated by current or former employees, analysts, regulators or others.

**Assets and liabilities**

- 5 The charity has satisfactory title to all assets and there are no liens or encumbrances on the charity's assets, except for those that are disclosed in the notes to the financial statements.
- 6 We have recorded or disclosed, as appropriate, all liabilities, both actual and contingent, and have disclosed in the notes to the financial statements all guarantees that we have given to third parties.
- 7 We have no plans or intentions that may materially alter the carrying value and where relevant the fair value measurements or classification of assets and liabilities reflected in the financial statements.

### **Accounting estimates**

- 8 Significant assumptions used by us in making accounting estimates, including those measured at fair value, are reasonable.

### **Loans and arrangements**

- 9 The charity has not granted any advances or credits to, or made guarantees on behalf of trustees other than those disclosed in the financial statements.

### **Legal claims**

- 10 We have disclosed to you all claims in connection with litigation that have been, or are expected to be, received and such matters, as appropriate, have been properly accounted for, and disclosed in, the financial statements.

### **Law and regulations**

- 11 We have disclosed to you all known instances of non-compliance or suspected non-compliance with laws and regulations whose affects should be considered when preparing the financial statements.

### **Related parties**

- 12 Related party relationships and transactions have been appropriately accounted for and disclosed in the financial statements. We have disclosed to you all relevant information concerning such relationships and transactions and are not aware of any other matters which require disclosure in order to comply with legislative and accounting standards requirements.

### **Subsequent events**

- 13 All events subsequent to the date of the financial statements which require adjustment or disclosure have been properly accounted for and disclosed.

### **Going concern**

- 14 We believe that the charity's financial statements should be prepared on a going concern basis on the grounds that current and future sources of funding or support will be more than adequate for the charity's needs. We have considered a period of twelve months from the date of approval of the financial statements. We believe that no further disclosures relating to the charity's ability to continue as a going concern need to be made in the financial statements.

### **Grants and donations**

- 15 All grants, donations and other income, the receipt of which is subject to specific terms or conditions, have been notified to you. There have been no breaches of terms or conditions in the application of such income.

Yours faithfully

*Michael Mark*

Michael Mark (Oct 19, 2018, 9:19am)

**Signed on behalf of the board of trustees**

**Michael Mark**





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