

ANJUMAN-E-HAMIDI (MANCHESTER)
TRUSTEES' REPORT
AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2022

Charity No: 1080156

ANJUMAN-E-HAMIDI (MANCHESTER)

Legal and Administrative information

Trustees

Sh Murtaza Rampurawala (President)
(PP name Murtaza Zoher Rampurawala)
Sh Mustafa Abdulhussein (Vice President)
(PP name Aftab Ebrahim Abdulhussein)
Sh Dr. Zulfiqar Husain (Hon. Secretary)
(PP name Dr Zulfiqar Akberali Husain)
MI Mustafa Shujaee (Hon. Treasurer)
(PP name Mannan Saifuddin Shujaee)
Sh Zulfikar Karimjee
(PP name Zulfikar Mustafa Karimjee)
Sh Saifuddin Esmailjee
(PP name Saifuddin Anverali Tayabali Esmailjee)
Sh Khuzema Khanbhai
(PP name Khuzema Dilaver Khanbhai)
Sh Mustafa Abdulhussein
(PP name Mustafa Shamooun Ali Abdulhusein)
Hashim Gariwala
(PP name Hashim Mohammed Gariwala)

Charity Offices

5-9 Woodfold Avenue,
Levenshulme,
Manchester
M19 3AP

Independent Examiner

Z Zafar
ZZ Accountants
731 Stockport Road,
Manchester
M19 3AR

Bankers

Barclays Bank plc
Stockport Branch,
1 Bridge Street,
Stockport,
Cheshire
SK1 1XO

Solicitors

Viceroy Law
Regalia House,
358 Dickenson Road,
Manchester
M13 0NG

ANJUMAN-E-HAMIDI (MANCHESTER)

Trustees' Report for the Year Ended 31st March 2022

The trustees present their report along with the financial statements of the charity for the year ended 31st March 2022. The financial statements have been prepared in accordance with the accounting conventions and accounting policies as set out on page 10 and comply with the charity's Trust Deed and applicable law.

Trustees

The trustees named on page 1 have served throughout from the date of their appointment. Appointment of the trustees is governed by the trust Deed of the charity.

Investment Powers

The Trust Deed authorises the trustees to make and hold investment using the general funds of the charity, but no such investments are presently held.

Constitution, Objects and Policies

The charity trust known as Anjuman-e-Hamidi (Manchester) was formed by the 52nd Dai al-Mutlaq, Syedna Mohammed Burhanuddin. The trust is constituted by the Trust Deed and its objects are to hold the trust fund and its income upon trust to apply them for any charitable purposes for the benefit of the community and in particular the members of the Dawoodi Bohra Jamaat of Manchester and in particular for the following purposes:

1. The preaching and practicing of the Islamic religion in conformity with al-Quran, Islamic Shariat and the Fatimi (Fatimid) philosophy, culture and traditions, all as interpreted by al-Dai al-Mutlaq.
2. The advancement of education.
3. The relief of need, hardship and distress.
4. The provision and assistance in the provision of facilities for the recreation and other leisure time occupations of the said beneficiaries particularly for women and young people in the interests of social welfare and so that their conditions of life may be improved.
5. The provision of interest-free loans (Qardan Hasana).

ANJUMAN-E-HAMIDI (MANCHESTER)

Trustees' Report for the Year Ended 31st March 2022 continued

Developments, Activities and Achievements

The activities of the trust over the past year pertained to its objectives as set out in the following:

1. Religious & Cultural Activities

The trust was permitted the use of the Noor Masjid mosque at Woodfold Avenue, Manchester by al-Dai al-Mutlaq Syedna Abu Jaffer al-Sadiq Mufaddal Saifuddin TUS. The activities of the trust conformed to 12 broad categories covering the operation of the trust and services to the community, viz:

1. **Umoor Deeniyah – Religious Affairs**
The trust organised over two hundred religious and social events. During the pandemic these were held remotely via the internet. Information, learning and guidance was delivered to the community in these programmes, and guest speakers were invited from UK and abroad as appropriate. Funeral service was provided as appropriate. Also, online match-making events were held to facilitate matrimony.
2. **Umoor Taalimayyah – Education**
Religious and cultural learning was imparted to young children through weekend school by the trust at a cost of over £50,000. In addition, adult learning sessions were also held weekday evenings open to all the members. Again, these were held remotely due to Covid.
3. **Umoor Marafiq Burhaniyah – Welfare**
Efforts were expended to provide help and support to improve living and lifestyle of community members where appropriate. This was achieved through regular get-together and outings for the elderly, targeted support during Covid, food hampers, assistance with housing, travel and recreation.
4. **Umoor Maaliyah – Finance**
Annual budget was set and complied with. In view of the effects of Covid, finances were controlled to minimise and target expenditure as presented in the accounts appended.
5. **Umoor Mawarid Bashariyah – Human Resources**
The trust relies on volunteers to support its activities. Youngsters and others were motivated to take part in charitable activities through online programmes and training locally and from international platforms. Skills and interests of members were collated to match requirements with skill.

6. Umoor Dakheliyah – Internal Affairs, IT & Statistics
A diary of events and other local and universal information was distributed to the members. The community worldwide database was kept updated.
7. Umoor Kahriyyah – Public Relations
The trust took part in activities to relieve hardship of general public by way of food donations to local homeless shelters and the neighbourhood locality. Trust also took part in the World Food Day.
8. Umoor Qaza – legal Affairs
All legal documentations are maintained appropriately. In addition, support was given to few families to resolve any social or domestic issues amicably without resorting to legal proceedings.
9. Umoor Faiz al-Mawaid al-Burhaniyah – Food hampers
This is a scheme whereby all the families of the community are provided evening meals during weekdays throughout the year from the central mosque kitchen. The service has been dedicatedly maintained.
10. Umoor Iqtisadiyah – Business & Trade
Members were encouraged, guided and helped to take up business and entrepreneurship by way of online seminars, interest-free loans and advice from experienced businessmen. Interactive platforms were provided to expand trade.
11. Umoor Amlaak – Assets
The properties of the trust were maintained to an acceptable standard, and all documentation was kept in order. This includes the mosque, residences of the president and head teacher, and other properties in the vicinity of the mosque.
12. Umoor Sehet – Health Matters
Health and wellbeing took priority during the pandemic. The community members were regularly engaged remotely to ensure they remained healthy and safe and followed the advice and guidance to protect themselves. Where possible within government guidelines, workshops were held to provide health checks.

Financial Review & Reserves Policy

The trustees having regard to the liquidity requirements of the day-to-day operations and activities of the Trust have operated a policy of having sufficient funds so as to complete the ongoing project. Loans were obtained as considered necessary for timely completion of the Masjid project. The cumulative unrestricted funds represented over twelve months of the unrestricted expenditure. The trustees have set a target of twelve months cover and this is reviewed annually.

Future Plans

The trustees are looking to expand facilities for the community members for which neighbouring properties are required. A project to purchase suitable properties is on-going. Additionally the trust is actively involved in the upliftment of the locality, and discussions are advancing to create a garden next to the mosque to beautify the area and improve the environment.

Responsibilities of the Trustees / Independent Examiner

These are outlined on pages 6 and 7 respectively.

Declaration of Trustees

So far as the trustees are aware, there is no relevant information of which the Independent Examiners are unaware.

Independent Examiner's Appointment

Z Zafar of ZZ Accountants has been appointed as Independent Examiner to the Trust for 2021-22.

Approval of Report

This report was approved by the trustees on 12 January 2023 and signed on their behalf by:-

Mr Mustafa S Abdulhusein

.....
Trustee

Mr Hashim Gariwala

.....
Trustee

ANJUMAN-E-HAMIDI (MANCHESTER)

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees of the charity are required to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the trust and of the surplus or deficit of the charity for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently
- make judgements and estimates that are reasonable and prudent
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements
- prepare the financial statements on a going concern basis

The trustees are responsible also for keeping proper accounting records which disclose with reasonable accuracy the financial position of the trust and to ensure that the financial statements comply with the charity law. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In respect of the audit the trustees have a responsibility to ensure that they take all steps necessary in order to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

REPORT OF THE INDEPENDENT EXAMINERS

TO THE TRUSTEES OF THE ANJUMAN-E-HAMIDI (MANCHESTER)

I report on the accounts of the Trust for the year ended 31st March 2022, which are set out on the pages 8 to 14.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 and that an independent examination is needed. The Charity is preparing accrued accounts and I am qualified to undertake the examination by being a qualified member of the Institutional of Financial Accountants.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act 2011
- To follow the procedures laid down in the General Directions given by the Charity commission under section 145(5)(a) of the Charities Act 2011: and
- To state whether particular matters have come to my attention.

Basis of independent examiners' report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, no opinion is given as to whether the accounts present a 'true and fair view,,,' and the report is limited to those matters set out in the statement below.

Independent examiners' statement

In connection with my examination, no matters has come to my attention:

1. Which give me reasonable cause to believe that, in any material respect, the requirements:
 - To keep accounting records in accordance with S.130 of the Charities Act 2011: and
 - To prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Charities Act 2011 have not been met; or
2. To which in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

Z Zafar FFA

ZZafar

ZZ Accountants

731 Stockport Road
Manchester M19 3AR

Date

06/01/23



ZZ ACCOUNTANTS

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Anjuman - E - Hamidi Manchester			1080156		CC17a
Annual accounts for the period					
01.04.2021		To	31.03.2022		

Section A Statement of financial activities

Recommended categories by activity	Details of own analysis	Note	Restricted			Total this year £	Total last year £
			Unrestricted funds £	income funds £	Endowment funds £		
			F01	F02	F03	F04	F05
Incoming resources (Note 3)							
Incoming resources from generated funds			-	-	-	-	
Voluntary income	Voluntary Income	S01	227,364	-	-	227,364	194,458
Activities for generating funds		S02	-	-	-	-	-
Investment income	Investment Income	S03	67,556	-	-	67,556	62,492
Incoming resources from charitable activities		S04	-	-	-	-	-
Other incoming resources	other Income	S05	260,324	-	-	260,324	161,028
	Total incoming resources	S06	555,244	-	-	555,244	417,978
Resources expended (Notes 4-8)							
Costs of Generating Funds			-	-	-	-	-
Costs of generating voluntary income		S07	-	-	-	-	-
Depreciations	Depreciations	S08	10,114	-	-	10,114	7,350
Investment management costs	Investment Property exp	S09	18,772	-	-	18,772	25,719
Charitable activities	Charitable Activities	S10	281,724	-	-	281,724	244,334
Governance costs	Independent Examiner's Cost	S11	1,220	-	-	1,220	1,220
Other resources expended	Utilites,repairs & Finance cost	S12	152,896	-	-	152,896	64,449

Total resources expended	S13	464,726	-	-	464,726	343,072
Net incoming/(outgoing) resources before transfers	S14	90,518	-	-	90,518	74,906
Gross transfers between funds	S15	-	-	-	-	-
Net incoming/(outgoing) resources before other recognised gains/(losses)	S16	90,518	-	-	90,518	74,906
Other recognised gains/(losses)						
Gains and losses on revaluation of fixed assets for the charity's own use	S17	- 80,000	-	-	- 80,000	-
Gains and losses on investment assets	S18	-	-	-	-	-
Net movement in funds	S19	10,518	-	-	10,518	74,906
Total funds brought forward	S20	74,906	-	-	74,906	-
Total funds carried forward	S21	85,424	-	-	85,424	74,906

Section B Balance sheet

	Note	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total this year £ F04	Total last year £ F05
Fixed assets						
Tangible assets (Note 9)	B01	40,461	-	-	40,461	29,400
Intangible assets (Note 9a)	B02	50,750	-	-	50,750	50,750
Investments (Note 10)	B03	272,833	-	-	272,833	352,833
Total fixed assets	B04	364,044	-	-	364,044	432,983
Current assets						
Stock and work in progress	B05	-	-	-	-	-
Debtors (Note 11)	B06	-	-	-	-	-
(Short term) investments	B07	-	-	-	-	-
Cash at bank and in hand	B08	108,056	-	-	108,056	88,658
Total current assets	B09	108,056	-	-	108,056	88,658
Creditors: amounts falling due within one year (Note 12)	B10	1,220	-	-	1,220	1,220
Net current assets/(liabilities)	B11	106,836	-	-	106,836	87,438
Total assets less current liabilities	B12	470,880	-	-	470,880	520,421
Creditors: amounts falling due after one year (Note 12)	B13	385,456	-	-	385,456	445,515
Provisions for liabilities and charges	B14	-	-	-	-	-
Net assets	B15	85,424	-	-	85,424	74,906
Funds of the Charity						
Unrestricted funds	B16	85,424			85,424	74,906
	B17	-			-	-

Restricted income funds (Note 13)

B18

-		-	-
---	--	---	---

Endowment funds (Note 13)

B19



-	-	-
---	---	---

Total funds

B20

85,424	-	-	85,424	74,906
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Signed by one or two trustees on behalf of all
the trustees

Signature	Print Name	Date of approval
	M. ABDULLAH	12/1/23
	HASHIM GARIWALA	12/1/23

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protected cells

Cells highlighted in Blue contain formulas in protected cells. The protection can be removed from
the tools menu

Note 1 Basis of preparation

This section should be completed by all charities .

1.1 Basis of accounting

These accounts have been prepared on the basis of historic cost (except that investments are shown at market value) in accordance with:

- Accounting and Reporting by Charities – Statement of Recommended Practice (SORP 2005);

- and with* ☐ Accounting Standards;

or

- ☐ Financial Reporting Standards for Smaller Enterprises (FRSSE);

- and with the Charities Act.

[** except for the following].

Give details in this box if a different standard has been followed.

* -Tick as appropriate:

- if all relevant disclosures shown in the pack have been given then please tick “Accounting Standards”;
- if disclosures completed in these accounts have been restricted to those required by the FRSSE, then please tick “Financial Reporting Standards for Smaller Enterprises (FRSSE)”.

** - If no departures from the chosen standards have been made then delete these words; otherwise give details of any changes in the boxes.

1.2 Change in basis of accounting

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year (§ except for the following).

Give details in this box of any material changes that have been made.

§ if no changes have been made to accounting policies then delete these words.

1.3 Changes to previous accounts

No changes have been made to accounts for previous years (§§ except for the following).

Give details in this box of any material changes that have been made.

§§ if no changes have been made to accounts for previous periods then delete these words.

Note 2**Accounting policies**

This standard list of accounting policies has been applied by the charity except for those deleted. Where a different or additional policy has been adopted then this is detailed in the box below.

INCOMING RESOURCES**Recognition of incoming resources**

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Incoming resources with related expenditure

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

Grants and donations

Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

Tax reclaims on donations and gifts

Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.

Contractual income and performance related grants

This is only included in the SoFA once the related goods or services have been delivered.

Gifts in kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised.

Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity.

Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.

Donated services and facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer help

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

Investment income

This is included in the accounts when receivable.

Investment gains and losses

This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

EXPENDITURE AND LIABILITIES

Liability recognition	Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.
Governance costs	Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.
Grants payable without performance conditions	These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.
Support Costs	Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

ASSETS

Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or a reasonable value on receipt.
Investments	Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.
Stocks and work in progress	These are valued at the lower of cost or market value.

**POLICIES ADOPTED
ADDITIONAL TO OR
DIFFERENT FROM THOSE
ABOVE**

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Section C**Notes to the accounts****(cont)****Note 3****Analysis of incoming resources**

Incoming resources may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
Voluntary income	Other Donations	228,185	194,458
		-	-
		-	-
		-	-
		-	-
	Total	228,185	194,458
Activities for generating funds		-	-
		-	-
		-	-
		-	-
		-	-
	Total	-	-
Investment income	Investment Income	67,557	62,492
		-	-
		-	-
		-	-
		-	-
	Total	67,557	62,492
Incoming resources from charitable activities	Sabilul Khair Wal-Barakat	259,503	161,028
		-	-
		-	-
		-	-
		-	-
	Total	259,503	161,028

Section C**Notes to the accounts****(cont)****Note 4****Analysis of resources expended**

Resources expended may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
Direct Cost	Taqarruban	39,107	47,476
	Enayat (Gift) payment	2,451	5,050
	General Donations	49,306	9,016
	Madrassah (School) Expenses	24,824	35,713
	Niyaaz (Food) Cost	185,394	143,490
	Sundries	7,546	3,590
		-	-
	Total	308,627	244,335
Facilities Support Cost	Building Repairs & Maintenance	25,424	18,192
	Investment Property Expenses	18,772	25,719
	Light & Heat	52,897	21,682
	Rates, Water & Insurance	15,077	10,515
		-	-
	Total	112,170	76,108
Investment management costs	Depreciations	10,114	7,350
		-	-
		-	-
	Total	10,114	7,350
Administration Support Cost	Legal Fees	5,700	250
	Postage, Printing & Stationery	1,419	461
	Telephone & Broadband/Television Srvs	7,039	5,152
	Professional Fess	1,388	8,196
	Travel exp	10,665	-
	Waste Cleaning & General Exp	5,164	-
		-	-

		-	-
	Total	31,374	14,059
Governance costs	Independent Examiner's Fees	1,220	1,220
		-	-
		-	-
	Total	1,220	1,220

Section C**Notes to the accounts****(cont)****Note 9 Tangible fixed assets***Please complete this note if the charity has any tangible fixed assets***9.1 Cost or valuation**

	Freehold land & burial rights	Memorial headstones	Utensils, plants & Machinery etc	Fixtures, fittings and equipment	Payments on account and assets under construction	Total
	£	£	£	£	£	£
Balance brought forward	50,750	5,619	78,614	162,374	-	297,357
Additions	-	-	735	20,441	-	21,176
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers *	-	-	-	-	-	-
Balance carried forward	50,750	5,619	79,349	182,815	-	318,533

9.2 Accumulated depreciation and impairment provisions

**Basis	SL or RB	SL or RB	SL or RB	SL or RB	SL or RB
** Rate					

Balance brought forward	-	1,304	71,747	144,156	-	217,207
Depreciation charge for year	-	863	1,520	7,731	-	10,114
Impairment provisions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-

Transfers*	-	-	-	-	-	-
Balance carried forward	-	2,167	73,267	151,887	-	227,321

9.3 Net book value

Brought forward	50,750	4,315	6,867	18,218	-	80,150
Carried forward	50,750	3,452	6,082	30,928	-	91,212

9.4 Revaluation

If any fixed assets have been revalued please give details of the valuer and method of valuation

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* The "transfers" row is for movements between fixed asset categories.

** Please indicate the method of depreciation by deleting the method not applicable (SL = straight line; RB = reducing balance). Also please indicate the rate of depreciation: for straight line, what is the anticipated life of the asset (in years); for reducing balance, what is the percentage annual deduction.

Note 10 Investment assets

Please complete this note if the charity has any investment assets.

10.1 Fixed assets investments

Carrying (market) value at beginning of year

Add: additions to investments at cost

Less: disposals at carrying value

Add/(deduct): net gain/(loss) on revaluation

Carrying (market) value at end of year

£
352,833
-
-
- 80,000
272,833

Please provide below:

10.2 A breakdown of the market values of investments shown above agreeing with the balance sheet row B03.

10.3 A breakdown of the income from investments agreeing with SOFA row S03.

Analysis of investments**Investment properties**

Investments listed on a recognised stock exchange or held in common investment funds, open ended investment companies, unit trusts or other collective investment schemes

Investments in subsidiary or connected undertakings and companies

Securities not listed on a recognised Stock Exchange

Cash held as part of the investment portfolio

10.2 Market value at year end £	10.3 Income from investments for the year £
-	-
-	-
-	-
-	-
-	-

Other investments

	-	-
Total	-	-

10.4 Material investment holdings

If any single investment is material in terms of its value (for example represents more than 5 per cent of the value of the charity's total investments) please provide details.

Investment held

Market Value

Section C**Notes to the accounts****(cont)****Note 11 Debtors and prepayments***Please complete this note if the charity has any debtors or prepayments.***Analysis of debtors****Trade debtors****Amounts due from subsidiary and associated undertakings****Other debtors****Prepayments and accrued income****Total**

Amounts falling due within one year		Amounts falling due after more than one year	
This year £	Last year £	This year £	Last year £
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-

Note 12**Creditors and accruals***Please complete this note if the charity has any creditors or accruals.***12.1 Analysis of creditors****Loans and overdrafts****Trade creditors****Amounts due to subsidiary and associated undertakings****Other creditors****Accruals and deferred income****Total**

Amounts falling due within one year		Amounts falling due after more than one year	
This year £	Last year £	This year £	Last year £
-	-	-	-
-	-	-	-
-	-	-	-
-	-	385,456	445,515
1,220	1,220	-	-
1,220	1,220	385,456	445,515

12.2 Security over assets

If any loan, overdraft or other creditor holds a charge or other security over any assets of the charity please provide details.

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Section C	Notes to the accounts	(cont)										
Note 15	Additional Disclosures											
The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.												
<p>Taufeerul Barakat is a Qardan Hasana (interest free loan) Scheme operated under the auspices of Anjuman-e-Hamidi (Manchester). Members of the community voluntarily participate in this scheme mainly to save, but also to donate small amounts. These funds are used by the scheme to advance fix-term Qardan Hasana (interest free loans) to scheme members as prescribed by the scheme regulations. Members are free to withdraw their savings at any time.</p> <p>The summary accounts for this scheme as of 31 March 2022 is as follows:</p> <table><tr><td>Members refundable Savings (Husaini Scheme)</td><td>£178,615</td></tr><tr><td>Members Donations (Mohammedi & Taheri Schemes)</td><td>£8,106</td></tr><tr><td>Qardan Hasana Outstanding (debtors)</td><td>£144,904</td></tr><tr><td>Closing balance as on 31 March 2022</td><td>£330,956</td></tr><tr><td>Qardan Hasana given out during 2021-22</td><td>£132,000</td></tr></table>			Members refundable Savings (Husaini Scheme)	£178,615	Members Donations (Mohammedi & Taheri Schemes)	£8,106	Qardan Hasana Outstanding (debtors)	£144,904	Closing balance as on 31 March 2022	£330,956	Qardan Hasana given out during 2021-22	£132,000
Members refundable Savings (Husaini Scheme)	£178,615											
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Anjuman E Hamidi (Manchester)

Glossary and Abbreviations

Glossary:

Dawoodi Bohra	A member of the specific religious community served by the charity
Sabilul Khair Wal Barakat	Unrestricted donation offered by members of the Dawoodi Bohra Community
Enayat	Grants & gifts
Faiz Mawaid Burhaniyah	Food Distribution Scheme
Niyaz	Religious Feasts
Qabrastan	Cemetery
Qardan Hasana	Interest free Loan
Taqarruban	Paid to Dawat-e-Hadiyah Trust (United Kingdom)
Muwasaat	Hardship relief grant