

Charity Number: 1105234

Blackburn U.K. Trust

Trustee Report and financial statements

For the year ended 31 March 2021

Blackburn U.K. Trust

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Blackburn U.K. Trust



ANNUAL REPORT

FOR THE YEAR ENDED 31 MARCH 2021

Reference and Administrative Details

Charity Name Blackburn U.K. Trust

Charity Registration number 1105234

Principal office address 4 Bargee Close
Blackburn
Lancashire
BB1 1BW

Trustees	Mohamed Saleh Suleman Dhanchora	Chair & Trustee
	Iqbal Omarji Master	Trustee
	Iqbal Vally	Trustee
	Suleman Adam Makda	Trustee

The appointment of members of the Board of Trustees shall be reviewed every year using procedures set out by the Board of Trustees.

Bank:	HSBC Bank	Barclays Bank
	60 Church Street	1 Churchill Place
	Blackburn	London
	Lancashire	E14 5HP
	BB1 5AS	

Accountants H&A Consultancy Services Ltd
Ground Floor Front
185 Audley Range
Blackburn
Lancashire
BB1 1TH

ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2021

Foreword

The Trustees of Blackburn U.K. Trust present the Annual Report and Financial Statements for the year ended 31 March 2021.

Structure, Governance and Management

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity. Reference and administrative details are shown in the preceding section.

Charity objectives

The objectives of the charity are as outlined in the charity's Governing Declaration of Trust dated 20 June 2004. These are:

- 1) To relieve people in need anywhere in the world by any charitable means which the trustees determine.
- 2) Advancement of Muslim religion.
- 3) Advancement of education.

Volunteers

The majority of the Charity's activities involve volunteers in the delivery of the charity's objectives and the Trustees are grateful for all the support they provide to the charity throughout the year.

Achievements and performance

Review of activities

Brief descriptions of charitable activities currently being conducted are;

- (a) Giving donations to Muslim charitable organisations and institutions such as Mosques, Religious & Secular Schools, Orphanages, Hospitals etc. for their development and maintenance.
- (b) Sponsoring poor children and orphans for their basic care and maintenance including providing them religious and secular education from elementary to advanced education through Muslim charitable organisations and institutions.
- (c) Providing financial assistance to poor, to widows, disabled and old age people for food, clothing, shelter and medical treatment directly or through Muslim charitable organisations and institutions.
- (d) Providing aid to relieve the suffering of people affected by disasters by providing food, shelter and medical treatment.
- (e) Providing housing and water facilities in villages by drilling bore-holes and fitting hand pumps for use by the general public.

Achievements and performance

The charity has continued to support and donate in the following areas. orphanages, religious and secular schools, mosques, hospitals and other charitable institutions. Widows, refugees, poor and desolate people have also been supported financially. directly and through other charitable organisations.

ANNUAL REPORT

FOR THE YEAR ENDED 31 MARCH 2021

Financial Review

The charity's total income for the year was £967,496 including gift aid (2020: £459,405).

Total expenditure in the year, as shown in the accounts, amounted to £885,309 (2020: £474,011).

From the expenditure £870,401 was spent on global projects (2020: £463,715), £11,945 was spent on project support costs (2020: £9,265), £2,613 was spent on administrative expenses (2020: £881). Governance costs amounted to £350 in the year (2020: £150).

The charity reported a surplus of £82,186 (2020: £14,606 deficit). This primarily related to gift aid which has been allocated to unrestricted funds to help fund the administration expenses. This enables the charity with sufficient funds to out its charitable objectives of having a 100% donation policy ensuring donations received are discharged without any deductions.

Risk Management

The trustees actively review the major risk which the charity faces on a regular basis and believe that maintaining reserves at adequate levels, combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions.

The trustees have also examined the operational and business risks faced by the charity and confirm that they have established systems to mitigate the significant risks.

Reserves Policy

The Trustees have examined the charities requirements for reserves in light of the main risks to the organisation. A policy has been established whereby the unrestricted funds not committed or invested in tangible fixed assets held by the charity should be not less than an amount equivalent to three months' expenditure if at all possible.

For the year ended 31 March 2021 £180,056 (2020: £97,820) cash reserves are being carried forward to the new accounting period. The trustees consider that, given the nature of our work; a reasonable cash reserve should be maintained at all times to allow us to respond quickly to emergencies where immediate relief is needed.

ANNUAL REPORT

FOR THE YEAR ENDED 31 MARCH 2021

Trustees' Responsibility For The Financial Statements

The charity trustees are responsible for preparing a Trustees' Annual Report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the applicable Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures that must be disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

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

The Trustees confirms that it has met the responsibilities accorded to it and complied with the requirements for preparing the accounts. The financial statements included in this report have been compiled from, and are in accordance with, the financial records maintained by the Charity.

Approved by the Board of Trustees and signed on their behalf by:



Mohamed Saleh Suleman Dhanchora
Chair & Trustee

23 November 2021

Blackburn U.K. Trust

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF BLACKBURN U.K. TRUST

I report to the trustees on my examination of the accounts of the above charity for the year ended 31 March 2021.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust'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 Act.

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Institute of Financial Accountants.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.



I Mulla (AFA MIPA) for and behalf of:

H&A Consultancy Services Ltd
Ground Floor Front
185 Audley Range
Blackburn
Lancashire
BB1 1TH

23 November 2021

Blackburn U.K. Trust

STATEMENT OF FINANCIAL ACTIVITIES (Including Income & Expenditure Account) FOR THE YEAR ENDED 31 MARCH 2021

	Note	Unrestricted Funds £	Restricted Funds £	2021 Total £	2020 Total £
INCOMING RESOURCES					
<i>Incoming resources from charitable activities</i>					
Donation and legacies	2	-	886,723	886,723	459,337
Other		80,772	-	80,772	68
Total Incoming resources		80,772	886,723	967,496	459,405
RESOURCES EXPENDED					
<i>Charitable activities</i>					
Charitable activities	3	13,565	871,394	884,959	473,861
Governance costs	4	350	-	350	150
Total Resources expended		13,915	871,394	885,309	474,011
Net income/(loss) for the year		66,857	15,329	82,186	(14,606)
Transfer between funds	5	-	-	-	-
Movement in funds		66,857	15,329	82,186	(14,606)
<i>Reconciliation of funds</i>					
Total funds brought forward		-	97,520	97,520	112,126
Total funds carried forward		66,857	112,849	179,706	97,520

There are no gains or losses other than those recognised in the Statement of Financial Activities.

All incoming resources and resources expended are derived from continuing activities

The notes on following pages form part of these accounts.

Blackburn U.K. Trust


BALANCE SHEET

AS AT 31 MARCH 2021

Charity Number: 1105234

	Note	Unrestricted Funds £	Restricted Funds £	2021 Total £	2020 Total £
Current Assets					
Cash at bank and in hand		67,207	112,849	180,056	97,820
		<u>67,207</u>	<u>112,849</u>	<u>180,056</u>	<u>97,820</u>
Creditors					
Amounts falling due within one year	7	(350)	-	(350)	(300)
		<u>(350)</u>	<u>-</u>	<u>(350)</u>	<u>(300)</u>
Net Current Assets		<u>66,857</u>	<u>112,849</u>	<u>179,706</u>	<u>97,520</u>
Funds					
Restricted funds	8	-	112,849	112,849	97,520
Unrestricted funds		66,857	-	66,857	-
		<u>66,857</u>	<u>-</u>	<u>66,857</u>	<u>-</u>
Total Funds		<u>66,857</u>	<u>112,849</u>	<u>179,706</u>	<u>97,520</u>

Approved by the Board of Trustees and signed on their behalf by:



Mohamed Saleh Suleman Dhanchora
Chair & Trustee

23 November 2021

Blackburn U.K. Trust

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

1 Accounting policies

Basis of preparation

The accounts have been prepared on the accruals basis, and in accordance with the Financial Reporting Standard 102 and charities SORP (FRS 102) effective 1 January 2019, published by the Charity Commission in England & Wales.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and the receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Expenditure

Charitable expenditure comprises those costs by the charity in the delivery of its activities and services for its beneficiaries. It includes costs that can be allocated directly to such activities.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include accountancy fees and costs linked to the strategic management of the charity.

All costs are allocated between the expenditure categories of the SOFA on a basis designed to reflect the use of the resource.

Tangible fixed assets

Tangible assets are included at cost less depreciation and impairment. Depreciation has been provided at the following rates in order to write off the assets over their estimated useful lives:

Fixtures & fittings	25% straight line
Equipment	25% straight line

Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Blackburn U.K. Trust

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

Restricted funds

Restricted funds are to be used for specified purposes as laid down by the donor. Expenditure which meets these criteria is identified to the fund.

Unrestricted funds

Unrestricted funds are donations and other income received or generated for the objects of the Charity without further specified.

Cashflow statement

No cashflow statement is prepared for the current year as the Charity qualifies for the small entity exemption.

2 Donations and legacies	Unrestricted Funds £	Restricted Funds £	2021 Total £	2020 Total £
Donations and gifts	-	886,723	886,723	459,337
	-	886,723	886,723	459,337
Other				
Gift aid	80,751	-	80,751	-
Interest income	21	-	21	68
	80,772	-	80,772	68
Total income	80,772	886,723	967,496	459,405
3 Resources Expended	Unrestricted Funds £	Restricted Funds £	2021 Total £	2020 Total £
Charitable activities				
Charitable activities Direct Cost	-	870,401	870,401	463,715
Travel	-	993	993	2,030
Professional fees	10,208	-	10,208	3,090
Printing	744	-	744	-
Advertising and marketing	-	-	-	3,911
Materials and equipment	-	-	-	234
Bank charges	2,613	-	2,613	881
Total Charitable activities	13,565	871,394	884,959	473,861
4 Governance	Unrestricted Funds £	Restricted Funds £	2021 Total £	2020 Total £
Accountancy	350	-	350	150
	350	-	350	150

Blackburn U.K. Trust

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

5 Transfer between funds

£nil (2020: £nil) was transferred from unrestricted to restricted funds during the period.

6 Taxation on surplus ordinary activities

As the Trust is a registered charity no provision has been made for taxation.

7 Creditors: Amounts falling due within one year

	2021 £	2020 £
Accruals	350	300
	<u>350</u>	<u>300</u>

8 Analysis of fund assets and liabilities

	Unrestricted funds £	Restricted funds £	Total 2021 £
Unrestricted funds			
Current assets	67,207	112,849	180,056
Current liabilities	(350)	-	(350)
Total Funds	<u>66,857</u>	<u>112,849</u>	<u>179,706</u>