

# SMETHWICK PAKISTANI MUSLIMS ASSOCIATION LTD

England & Wales · Charity number 1107386

## Details

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**Other names** SPMA LTD

**Status** Registered

**Legal form** Charitable company

**Company number** [05100582](#)

**Registered** 2004-12-21

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** S P M A Ltd  
Victoria Centre  
Suffrage Street  
Smethwick  
B66 3PZ

**Phone** 01215556047

**Email** [info@spmaltd.org.uk](mailto:info@spmaltd.org.uk)

**Website** [www.spmaltd.org.uk](http://www.spmaltd.org.uk)

## Activities

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**Objects:** THE OBJECTS FOR WHICH THE CHARITY IS ESTABLISHED ARE WITHIN THE BOROUGH OF SANDWELL AND IN PARTICULAR THE AREA OF SMETHWICK AND ITS SURROUNDING DISTRICTS. (THE AREA OF BENEFIT):(1) TO PROMOTE THE BENEFIT OF THE INHABITANTS OF THE AREA OF BENEFIT, IN PARTICULAR BUT NOT EXCLUSIVELY INDIVIDUALS OF PAKISTANI DESCENT, BY ASSOCIATING TOGETHER SAID INHABITANTS AND THE LOCAL AUTHORITIES, VOLUNTARY AND OTHER ORGANISATIONS IN A COMMON EFFORT TO ADVANCE EDUCATION, RELIEVE NEED, HARDSHIP AND DISTRESS AND PROVIDE FACILITIES IN THE INTERESTS OF SOCIAL WELFARE FOR RECREATION AND LEISURE-TIME OCCUPATION WITH THE OBJECT OF IMPROVING THE CONDITIONS OF LIFE FOR SAID INHABITANTS.(2) TO DEVELOP THE CAPACITY AND SKILLS OF THE PAKISTANI COMMUNITY OF THE AREA OF SMETHWICK IN SUCH A WAY THAT THEY ARE BETTER ABLE TO IDENTIFY, AND HELP MEET THEIR NEEDS AND TO PARTICIPATE MORE FULLY IN SOCIETY.(3) TO PROVIDE A COMMUNITY CENTRE (HEREINAFTER CALLED "THE CENTRE" AND TO MAINTAIN AND MANAGE THE SAME IN FURTHERANCE OF THESE OBJECTS.(4) TO PROMOTE SUCH OTHER CHARITABLE PURPOSES AS MAY FROM TIME TO TIME BE DETERMINED.

**Activities:** We provide advocacy, education / training, health activities, exercise classes for the residents of Sandwell.

## Classification

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- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Arts/culture/heritage/science, Amateur Sport, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

## Geography

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- **Area of benefit:** THE BOROUGH OF SANDWELL, IN PARTICULAR THE AREA OF SMETHWICK AND ITS SURROUNDING DISTRICTS.
- Sandwell

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-03-31	£137,165	£136,866	-	-
2024-03-31	£139,357	£138,910	-	-
2023-03-31	£145,162	£144,907	-	-
2022-03-31	£131,576	£126,279	-	-
2021-03-31	£191,704	£187,778	-	-

## Trustees

Name	Role	Appointed
Abid Hussain	Chair	2016-11-24
AMJAD ALI		2016-11-24
Ashfaq Ahmed		2022-04-29
ISHTIAQ HUSSAIN		
MR M ROUF		
MR Z AHMED		
Saghir Ahmad		2009-07-01
Samiya Akhtar		2016-05-10

**SMETHWICK PAKISTANI MUSLIMS ASSOCIATION LTD**

England & Wales - Charity number 1107386

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# Accounts

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Company No. 5100582  
Charity No. 1107386

**SMETHWICK PAKISTANI MUSLIMS  
ASSOCIATION LTD**

**REPORT AND FINANCIAL STATEMENTS**

**31st MARCH 2025**

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**COMPANY INFORMATION**

COMPANY NO: 5100582

CHARITY NO: 1107386

REGISTERED OFFICE: Victoria Centre  
Suffrage Street  
Smethwick  
West Midlands  
B66 3PZ

TRUSTEES & DIRECTORS: Mr Abid Hussain - Chair Person  
Mr Amjad Ali - Trustee  
Mr Saghir Ahmad - Treasurer  
Mr Ishtiaq Hussain - Secretary  
Mr Mohammed Rouf - Trustee  
Mr Ashfaq Ahmed - Trustee  
Mr Zahoor Ahmed - Trustee  
Mrs Samiya Akhter - Trustee

SECRETARY: Mr Ishtiaq Hussain - General Secretary

ACCOUNTANT: Shabir Nawab & Co Accountants  
11 Portland Road  
Edgbaston  
Birmingham  
B16 9HN

BANKERS: Barclays Bank  
Soho Road Branch  
351-359 Soho Road  
West Midlands  
B21 9SE

**TRUSTEES REPORT**

The directors of the charitable company ('the charity') who are also its trustees, submit their report and the financial statements of Smethwick Pakistani Muslims Association Limited (SPMA) for the year ended 31st March 2025. Throughout this report the directors of the charitable company are referred to as the trustees.

**NAME AND NATURE OF CHARITY**

The full name of the charity is Smethwick Pakistani Muslims Association Limited. It is a company limited by guarantee, and is a registered charity governed by its Memorandum and Articles of Association.

The company was formed on 13th April 2004 and was registered with the Charity Commission of England and Wales.

**CHARITY TRUSTEES**

The following trustees have held office during the period:

Zahoor Ahmed	Amjad Ali
Ishtiaq Hussain	Samiya Akhter
Saghir Ahmad	Ashfaq Ahmed
Abid Hussain	
Mohammed Rouf	

**OBJECTIVES AND ACTIVITIES**

The main aims and objectives of SPMA are as follows:

- \* To develop a community based organisation that serves the needs and aspirations of the Pakistani population and the wider community in Sandwell.
- \* Establishing an education and training programme.
- \* Providing advice and information.
- \* Providing a point of reference and access for other groups within Sandwell.

The SPMA provides services and activities to the community in the following areas:

- \* Education and Training
- \* Social Welfare
- \* Debt Management & Support
- \* Energy Advice
- \* Health Development
- \* Youth Development

Promoting well being in the local community, we want people to find help in times of crisis, we also want to support people recovering from problems to work out and implement their own ideas for a better life.

Improving the quality of life and well being are not merely about enduring and coping; they involve taking control and enjoying life to the full. This means valuing individuals experience and talents whatever their current circumstances. We want a centre that stimulates active participation; our visitors will give support as well as receive it through self-help groups and mutual volunteering schemes.

We want people to be able to seek help in a place that is familiar and unthreatening and does not set seekers apart from the rest of the community.

## TRUSTEES STATEMENT

First and foremost the trustees would like to thank the staff and volunteers for their hard work and commitment over the past very difficult year. We greatly appreciate the invaluable contribution they have made to our work.

On behalf of the Charity we would like to express our thanks to all the donors, both individuals and companies. Their kind contributions are appreciated and their continued support is valued by the Charity.

## REVIEW OF DEVELOPMENTS

It has been a very challenging year due to the post pandemic effect and increase in cost of living, but despite this with careful risk and service management, SPMA Ltd has had a productive year under very difficult circumstances.

Management Committee members meet regularly to review the performance of the organisations staff and the projects that they are running as well as ensuring that the organisation is continuing to be run on a financially secure basis. In this financial year, SPMA has continued to work towards securing funding for the core costs of the organisation as well as funds for the main activities and services the organisation provides.

Further refurbishment has been carried out at Victoria Centre, with some works still pending. This will enable the centre, to be fully operational offering the following facilities:

- \* Providing multi-interest access.
- \* Study support classes for young people.
- \* Activities for men and women.
- \* Sporting activities for all age groups.
- \* Centre hire for various functions and business seminars.
- \* Healthy Cooking & Healthy Life Style classes.

The vision for Victoria Centre is to transform it into a vibrant community hub which will cater for all members of the community and also to hire the centre out for various functions, thus resulting in an additional income stream enabling SPMA to be self sustaining and to further increase its activities and guidance which includes:

- \* Welfare Rights.
- \* Debt Management Service
- \* Energy Support / Advice
- \* Housing.
- \* Benefits.
- \* Support and Advocacy.
- \* Translations Service.

During 2024/2025 SPMA Ltd has officially supported 16,952 clients and total income generated through Advice Service was £3,991,759.

SPMA Ltd are Authorised and Regulated by the Financial Conduct Authority (FCA) as a consumer credit Firm (629701) , providing a Debt Advice & Management Service to our clients.

This financial year the total number of debt cases was 1,875 with a total debt value of £7,353,698. Through SPMA Ltd intervention and advice/support the total value of debt reduced or written off was £3,719,186. (51%).

Although SPMA have exceeded all targets set by the SLA and have made a huge difference to people's incomes, we are acutely aware that in times of financial hardship and local authority cutbacks, it is very often the voluntary sector which feels the effects. As such SPMA will seek funding from a range of sources including Specialist funding, Trusts and Government sources as well as Contracts with service providers to continue to deliver and improve all aspects of the organisations work.

**METHWICK PAKISTANI MUSLIMS ASSOCIATION LTD**  
**TRUSTEES STATEMENT**

**RISK MANAGEMENT**

Accounting functions are carried out by the Trustees and staff. The Trustees have reviewed the areas of potential risk for the Charity and concluded that there are sufficient controls in place to protect all the current fund-making activities. The Trustees will review this issue on an annual basis and, where appropriate, take advice from the accountants. The Trustees meet the accountants each year to discuss their report on internal financial controls and their recommendations arising from the preparation of accounts. Their recommendations are adopted.

SPMA will give due consideration to issues such as local culture, traditions and the political situation. They will also consider the advice, information and views from local groups which will play an important part in deciding what projects and purposes will most effectively benefit a community and fulfil the Charity's purposes.

**RESERVES**

The Trustees consider it prudent that unrestricted funds should be sufficient for the Charity's use. The Trustees have decided that there is a need to maintain unrestricted funds for the following reasons:

- (a) To provide funds which can be designated to specific projects to enable these projects to be undertaken at short notice and
- (b) To cover administration and support costs without which the Charity could not function.

The Board of Trustees are satisfied that the Charity is in a position to meet all its commitments out of income and that its reserves are sufficient for its purposes.

**RESULTS**

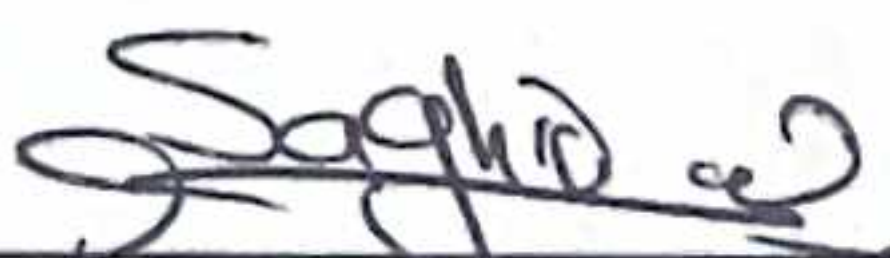
The results for the year are set out in the attached accounts. Incoming resources amounted to £137,165 and resources expended amounted to £136,866 generating a profit of £299 (2024:£447)

**ACCOUNTANTS**

A resolution to re-appoint Shabir Nawab & Co, as accountants will be put to the members at their 2025 meeting.

By Order of the Board of Trustees

  
\_\_\_\_\_  
Mr Abid Hussain  
Chairman

  
\_\_\_\_\_  
Mr Saghir Ahmad  
Treasurer

## TRUSTEE'S RESPONSIBILITIES IN THE PREPARATION OF FINANCIAL STATEMENTS

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 company and of the surplus or deficit of the company for that period. In preparing those financial statements, the trustees are required to:

- (a) select suitable accounting policies and then apply them consistently;
- (b) make judgements and estimates that are reasonable and prudent;
- (c) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the 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 company and to enable them to ensure that the financial statements comply with the requirements of the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**SMETHWICK PAKISTANI MUSLIMS ASSOCIATION LTD**

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**ACCOUNTANTS REPORT ON THE UNAUDITED ACCOUNTS TO THE MEMBERS OF SMETHWICK  
PAKISTANI MUSLIMS ASSOCIATION LTD**

As described on the balance sheet you are responsible for the preparation of the accounts for the year ended 31st March 2025 set out on pages 8 to 13, and you consider that the company is exempt from an audit and a report under Section 477 of the Companies Act 2006. In accordance with your instructions, we have compiled these unaudited accounts in order to assist you to fulfil your statutory responsibilities, from the accounting records and information and explanation supplied to us.

**SHABIR NAWAB & CO ACCOUNTANTS**

11 Portland Road  
Edgbaston  
Birmingham  
B16 9HN

Dated: 30th October 2025

STATEMENT OF FINANCIAL ACTIVITIES  
for the year ended 31 March 2025 .

	NOTE	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
<b>INCOMING RESOURCES</b>					
Donations receivable	1	111,884	24,921	136,805	137,672
Other Income:	1a	-	-	-	1,325
		-	-	-	-
Sandwell Council Grant		-			-
Membership fees	2	360		360	360
<b>TOTAL INCOMING RESOURCES</b>		<u>112,244</u>	<u>24,921</u>	<u>137,165</u>	<u>139,357</u>
<b>RESOURCES EXPENDED</b>					
Charitable expenditure:					
Management and administration	3	21,182	6,486	27,668	30,215
Staff costs	4	90,763	18,435	109,198	108,695
<b>TOTAL RESOURCES EXPENDED</b>		<u>111,945</u>	<u>24,921</u>	<u>136,866</u>	<u>138,910</u>
<b>NET MOVEMENTS IN FUNDS</b>	7	299		299	447
Funds brought forward	7	61,774	-	61,774	61,327
<b>Fund balances carried forward at 31st March 2025</b>		<u><u>62,073</u></u>	<u><u>-</u></u>	<u><u>62,073</u></u>	<u><u>61,774</u></u>

**SMETHWICK PAKISTANI MUSLIMS ASSOCIATION LTD**

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**PROFIT & LOSS ACCOUNT**  
for the year ended 31 March 2025

	2025 £	2024 £
Income	136,805	138,997
Membership fees	<u>360</u>	<u>360</u>
<b>Total Income</b>	<u>137,165</u>	<u>139,357</u>
<b>Total Expenditure</b>	<u>136,866</u>	<u>138,910</u>
<b>NET INCOMING / (OUTGOING) RESOURCES FOR THE YEAR</b>	<u>299</u>	<u>447</u>

Total income comprises £24,921 of restricted funds and £112,244 of unrestricted funds. (2024: £139,357) A detailed analysis of income by source is provided in the Statement of Financial Activities and notes 1-2.

Detailed analysis of expenditure is provided in the Statement of Financial Activities and notes 3-4.

No separate Statement of Total Recognised Gains and Losses has been presented as all such gains and losses have been dealt with in the Statement of Financial Activities. Net incoming resources for the period arise from the charity's continuing operations.

**SMETHWICK PAKISTANI MUSLIMS ASSOCIATION LTD**

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**BALANCE SHEET**  
as at 31 March 2025

	NOTE	2025 £	2024 £
<b>FIXED ASSETS</b>	5	19,494	20,630
<b>CURRENT ASSETS</b>			
Cash in Hand & at Bank		58,949	53,927
Debtors	6a	10,969	10,969
		<u>89,412</u>	<u>85,526</u>
<b>CREDITORS</b>			
Amounts falling due within one year	6	27,339	23,752
		<u>62,073</u>	<u>61,774</u>
<b>NET ASSETS</b>		<u><u>62,073</u></u>	<u><u>61,774</u></u>
<b>INCOME FUNDS</b>			
Unrestricted funds - surplus		<u>62,073</u>	<u>61,774</u>
<b>NET ASSETS</b>		<u><u>62,073</u></u>	<u><u>61,774</u></u>

The Trustees are satisfied that the Company is entitled to exemption under Section 477 of the Companies Act 2006 and no members have requested an audit pursuant to Section 476 of the Act.

**BALANCE SHEET (continued)**  
**as at 31 March 2025**

The Trustees acknowledge their responsibilities for: -

- (i) ensuring that the company keep proper accounting records which comply with Section 386 and 387 of the Companies Act 2006 and
- (ii) preparing accounts which give a true and fair view of the state of affairs of the Company as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The accounts have been prepared in accordance with the special provision of Part 15 of the Companies Act 2006 relating to small companies.

Approved by the Board of Trustees on 30th October 2025

  
\_\_\_\_\_  
A. HUSSAIN

  
\_\_\_\_\_  
S. AHMAD

## **ACCOUNTING POLICIES**

### **BASIS OF ACCOUNTING**

The financial statements have been prepared under the historical cost convention and are in accordance with the Companies Act 2006 and follow the recommendations in Accounting and Reporting for Charities Statement of Recommended Practice (SORP 2000) issued in October 2000.

The charity has taken advantage of the exemption in Financial Reporting Standard No 1 from the requirement to produce a cashflow statement.

### **INCOMING RESOURCES**

All incoming resources are included in the Statement of Financial Activities when the charitable company is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Donations are recognised in full in the year in which they are receivable.

Intangible income is treated as unrestricted funds and is included at the value to the charitable company where this can be quantified and a third party is bearing the cost.

### **RESOURCES EXPENDED**

Resources expended are recognised in the period in which they are incurred.

Grants payable are charged in the year when paid to the recipient. All grant offers are conditional. Any amounts not spent by the recipient and repaid to the charitable company are credited to the Statement of Financial Activities when repaid.

Management and administration comprises costs for the running of the charitable company as an organisation

### **VALUE ADDED TAX**

Value Added Tax is not recoverable by the charity, and as such all costs met directly by the charitable company are included gross of VAT in the Statement of Financial Activities.

### **ACCUMULATED FUNDS**

The various accumulated funds represent the following:

**Restricted Funds:** These are funds that 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.

**Unrestricted Funds:** These are funds which can be used in accordance with the charitable objects at the discretion of the trustees.

All donations received by the charity to date in the financial statements have been prepared to show these donations as being unrestricted. Investment income has also been shown as unrestricted funds.

### **LEGAL STATUS OF THE CHARITY**

The charity is a company limited by guarantee and has no share capital. The company members are the trustees and their liability in the event of winding up is limited to £10.

NOTES TO THE FINANCIAL STATEMENTS  
For the year ended 31 March 2025

1 DONATIONS	2025 £	2024 £
The details of donations received are as follows:		
<b>RESTRICTED FUNDS: -</b>		
The Henry Smith Charity	20,000	27,729
Harborne Parish	4,921	3,439
NHS Black Country	12,502	-
B.B.C - CIN	-	2,420
<b>UNRESTRICTED FUNDS: -</b>		
Sandwell Consortium	34,089	31,060
S.M.B.C.	63,293	63,293
The Roger & Douglas Turner Charitable Trust	2,000	2,000
S.C.V.O.	-	7,731
	<u>136,805</u>	<u>137,672</u>
<b>1a OTHER INCOME:-</b>		
The Good Trouble	-	1,325
	<u>-</u>	<u>1,325</u>
<b>2 MEMBERSHIP</b>		
Fees received	<u>360</u>	<u>384</u>
<b>3 RESOURCES EXPENDED ON MANAGING AND ADMINISTERING THE CHARITY</b>		
Other administration costs	<u>27,668</u>	<u>34,747</u>
<b>4 STAFF COSTS</b>		
The average monthly number of persons employed by the charity during the year was:		
Office and Management	<u>7</u>	<u>7</u>
Staff costs for above person		
Wages and salaries	108,499	107,997
Social security & Pension costs	<u>699</u>	<u>698</u>
	<u>109,198</u>	<u>108,695</u>

There were no employees with emoluments above £50,000.

Trustees remuneration:

No remuneration was paid to the trustees in the period.

NOTES TO THE FINANCIAL STATEMENTS  
for the year ended 31 March 2025

5 FIXED ASSETS

OFFICE EQUIPMENT

	2025 £	2024 £
<b>COST</b>		
At 31st March 2024		75,164
Additions	75,164	-
	<u>-</u>	<u>-</u>
At 31st March 2025	75,164	75,164
	<u><u>75,164</u></u>	<u><u>75,164</u></u>
<b>DEPRECIATION</b>		
At 31st March 2024		53,305
Charge for year	54,534	1,229
	<u>1,136</u>	<u>1,229</u>
At 31st March 2025	55,670	54,534
	<u><u>55,670</u></u>	<u><u>54,534</u></u>
<b>Net Book Value</b>		
At 31st March 2025 / 31st March 2024	19,494	20,630
	<u><u>19,494</u></u>	<u><u>20,630</u></u>

6 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

Accruals and deferred income	27,203	23,617
Other Taxation and Social Security	136	135
	<u>27,339</u>	<u>23,752</u>

6a DEBTORS / JMA TRUST

	<u>10,969</u>	<u>10,969</u>
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7 FUNDS MOVEMENT

	Balance at 01/04/24 £	Incoming Resources £	Expenditure £	Total Funds 2025 £
Total Funds	61,774	137,165	136,866	62,073
	<u>61,774</u>	<u>137,165</u>	<u>136,866</u>	<u>62,073</u>

8 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Current Assets	69,918	-	69,918
Liabilities due within one year	(27,339)	-	(27,339)
	<u>42,579</u>	<u>-</u>	<u>42,579</u>

9 RELATED PARTY TRANSACTIONS

There were no related party transactions during the year

**SMETHWICK PAKISTANI MUSLIMS ASSOCIATION LTD**

England & Wales - Charity number 1107386

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# Accounts

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Company No. 5100582  
Charity No. 1107386

**SMETHWICK PAKISTANI MUSLIMS  
ASSOCIATION LTD**

**REPORT AND FINANCIAL STATEMENTS**

**31st MARCH 2024**

WEDNESDAY



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11/12/2024

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COMPANIES HOUSE

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**COMPANY INFORMATION**

COMPANY NO: 5100582

CHARITY NO: 1107386

REGISTERED OFFICE: Victoria Centre  
Suffrage Street  
Smethwick  
West Midlands  
B66 3PZ

TRUSTEES & DIRECTORS: Mr Abid Hussain - Chair Person  
Mr Amir Afzal - Resigned 07.03.24  
Mr Amjad Ali - Trustee  
Mr Saghir Ahmad - Treasurer  
Mr Ishtiaq Hussain - Secretary  
Mr Mohammed Rouf - Trustee  
Mr Ashfaq Ahmed - Trustee  
Mr Abdul Ghafoor - Resigned 07.03.24  
Mr Zahoor Ahmed - Trustee  
Mrs Samiya Akhter - Trustee  
Mr Daud Islam - Resigned 07.03.24

SECRETARY: Mr Ishtiaq Hussain - General Secretary

ACCOUNTANT: Shabir Nawab & Co Accountants  
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Zahoor Ahmed	Amjad Ali	Samiya Akhter
Ishtiaq Hussain	Amir Afzal (Resigned 07.03.24)	
Saghir Ahmad	Ashfaq Ahmed	
Abid Hussain	Abdul Ghafoor (Resigned 07.03.24)	
Mohammed Rouf	Daud Islam (Resigned 07.03.24)	

### **OBJECTIVES AND ACTIVITIES**

The main aims and objectives of SPMA are as follows:

- \* To develop a community based organisation that serves the needs and aspirations of the Pakistani population and the wider community in Sandwell.
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Management Committee members meet regularly to review the performance of the organisations staff and the projects that they are running as well as ensuring that the organisation is continuing to be run on a financially secure basis. In this financial year, SPMA has continued to work towards securing funding for the core costs of the organisation as well as funds for the main activities and services the organisation provides.

Further refurbishment has been carried out at Victoria Centre, with some works still pending. This will enable the centre, to be fully operational offering the following facilities:

- \* Providing multi-interest access.
- \* Study support classes for young people.
- \* Activities for men and women.
- \* Sporting activities for all age groups.
- \* Centre hire for various functions and business seminars.
- \* Healthy Cooking & Healthy Life Style classes.

The vision for Victoria Centre is to transform it into a vibrant community hub which will cater for all members of the community and also to hire the centre out for various functions, thus resulting in an additional income stream enabling SPMA to be self sustaining and to further increase its activities and guidance which includes:

- \* Welfare Rights.
- \* Debt Management Service
- \* Energy Support / Advice
- \* Housing.
- \* Benefits.
- \* Support and Advocacy.
- \* Translations Service.

During 2023/2024 SPMA Ltd has officially supported 18,486 clients and total income generated through Advice Service was £2,197,863.

SPMA Ltd are Authorised and Regulated by the Financial Conduct Authority (FCA) as a consumer credit Firm (629701) , providing a Debt Advice & Management Service to our clients.

This financial year the total number of debt cases was 1,833 with a total debt value of £5,852,229. Through SPMA Ltd intervention and advice/support the total value of debt reduced or written off was £3,221,452. (55%).

Although SPMA have exceeded all targets set by the SLA and have made a huge difference to people's incomes, we are acutely aware that in times of financial hardship and local authority cutbacks, it is very often the voluntary sector which feels the effects. As such SPMA will seek funding from a range of sources including Specialist funding, Trusts and Government sources as well as Contracts with service providers to continue to deliver and improve all aspects of the organisations work.

**SMETHWICK PAKISTANI MUSLIMS ASSOCIATION LTD**  
**TRUSTEES STATEMENT**

**RISK MANAGEMENT**

Accounting functions are carried out by the Trustees and staff. The Trustees have reviewed the areas of potential risk for the Charity and concluded that there are sufficient controls in place to protect all the current fund-making activities. The Trustees will review this issue on an annual basis and, where appropriate take advice from the accountants. The Trustees meet the accountants each year to discuss their report on internal financial controls and their recommendations arising from the preparation of accounts. Their recommendations are adopted.

SPMA will give due consideration to issues such as local culture, traditions and the political situation. They will also consider the advice, information and views from local groups which will play an important part in deciding what projects and purposes will most effectively benefit a community and fulfil the Charity's purposes.

**RESERVES**

The Trustees consider it prudent that unrestricted funds should be sufficient for the Charity's use. The Trustees have decided that there is a need to maintain unrestricted funds for the following reasons:

- (a) To provide funds which can be designated to specific projects to enable these projects to be undertaken at short notice and
- (b) To cover administration and support costs without which the Charity could not function.

The Board of Trustees are satisfied that the Charity is in a position to meet all its commitments out of income and that its reserves are sufficient for its purposes.


**RESULTS**

The results for the year are set out in the attached accounts. Incoming resources amounted to £139,357 and resources expended amounted to £138,910 generating a profit of £447 (2023:-£255)

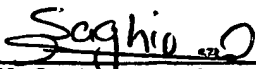
**ACCOUNTANTS**

A resolution to re-appoint Shabir Nawab & Co, as accountants will be put to the members at their 2024 meeting.

By Order of the Board of Trustees



Mr Abid Hussain  
Chairman



Mr Saghir Ahmad  
Treasurer

**TRUSTEE'S RESPONSIBILITIES IN THE PREPARATION OF FINANCIAL STATEMENTS**

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 company and of the surplus or deficit of the company for that period. In preparing those financial statements, the trustees are required to:

- (a) select suitable accounting policies and then apply them consistently;
- (b) make judgements and estimates that are reasonable and prudent;
- (c) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the 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 company and to enable them to ensure that the financial statements comply with the requirements of the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**SMETHWICK PAKISTANI MUSLIMS ASSOCIATION LTD**

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**ACCOUNTANTS REPORT ON THE UNAUDITED ACCOUNTS TO THE MEMBERS OF SMETHWICK PAKISTANI MUSLIMS ASSOCIATION LTD**

As described on the balance sheet you are responsible for the preparation of the accounts for the year ended 31st March 2024 set out on pages 8 to 13, and you consider that the company is exempt from an audit and a report under Section 477 of the Companies Act 2006. In accordance with your instructions, we have compiled these unaudited accounts in order to assist you to fulfil your statutory responsibilities, from the accounting records and information and explanation supplied to us.

*Nawab*

**SHABIR NAWAB & CO ACCOUNTANTS**  
11 Portland Road  
Edgbaston  
Birmingham  
B16 9HN

Dated: 11th November 2024

**SMETHWICK PAKISTANI MUSLIMS ASSOCIATION LTD**

**STATEMENT OF FINANCIAL ACTIVITIES**  
for the year ended 31 March 2024

	NOTE	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
<b>INCOMING RESOURCES</b>					
Donations receivable	1	104,084	33,588	137,672	144,802
Other Income:	1a	1,325	-	1,325	
HMRC JRS Grant		-	-	-	-
Sandwell Council Grant		-	-	-	-
Membership fees	2	360		360	360
<b>TOTAL INCOMING RESOURCES</b>		<b>105,769</b>	<b>33,588</b>	<b>139,357</b>	<b>145,162</b>
<b>RESOURCES EXPENDED</b>					
Charitable expenditure:					
Management and administration	3	18,541	11,674	30,215	37,406
Staff costs	4	86,781	21,914	108,695	107,501
<b>TOTAL RESOURCES EXPENDED</b>		<b>105,322</b>	<b>33,588</b>	<b>138,910</b>	<b>144,907</b>
<b>NET MOVEMENTS IN FUNDS</b>	7	<b>447</b>		<b>447</b>	<b>255</b>
Funds brought forward	7	61,327	-	61,327	61,072
<b>Fund balances carried forward at 31st March 2024</b>		<b>61,774</b>	<b>-</b>	<b>61,774</b>	<b>61,327</b>

**SMETHWICK PAKISTANI MUSLIMS ASSOCIATION LTD**

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**PROFIT & LOSS ACCOUNT**  
**for the year ended 31 March 2024**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Income	138,997	144,802
Membership fees	360	360
<b>Total Income</b>	<b>139,357</b>	<b>145,162</b>
<b>Total Expenditure</b>	<b>138,910</b>	<b>144,907</b>
<b>NET INCOMING / (OUTGOING) RESOURCES FOR THE YEAR</b>	<b>447</b>	<b>255</b>

Total income comprises £33,588 of restricted funds and £105,769 of unrestricted funds. (2023:£145,162) A detailed analysis of income by source is provided in the Statement of Financial Activities and notes 1-2.

Detailed analysis of expenditure is provided in the Statement of Financial Activities and notes 3-4.

No separate Statement of Total Recognised Gains and Losses has been presented as all such gains and losses have been dealt with in the Statement of Financial Activities. Net incoming resources for the period arise from the charity's continuing operations.

**SMETHWICK PAKISTANI MUSLIMS ASSOCIATION LTD****BALANCE SHEET**  
as at 31 March 2024

	NOTE	2024 £	2023 £
<b>FIXED ASSETS</b>	5	20,630	21,859
<b>CURRENT ASSETS</b>			
Cash in Hand & at Bank		53,927	67,818
Debtors	6a	10,969	10,969
		<u>85,526</u>	<u>100,646</u>
<b>CREDITORS</b>			
Amounts falling due within one year	6	23,752	39,319
		<u>61,774</u>	<u>61,327</u>
<b>NET ASSETS</b>		<u>61,774</u>	<u>61,327</u>
<b>INCOME FUNDS</b>			
Unrestricted funds - surplus		<u>61,774</u>	<u>61,327</u>
<b>NET ASSETS</b>		<u>61,774</u>	<u>61,327</u>

The Trustees are satisfied that the Company is entitled to exemption under Section 477 of the Companies Act 2006 and no members have requested an audit pursuant to Section 476 of the Act.

**SMETHWICK PAKISTANI MUSLIMS ASSOCIATION LTD**

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**BALANCE SHEET (continued)**  
**as at 31 March 2024**

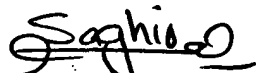
The Trustees acknowledge their responsibilities for: -

- (i) ensuring that the company keep proper accounting records which comply with Section 386 and 387 of the Companies Act 2006 and
- (ii) preparing accounts which give a true and fair view of the state of affairs of the Company as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The accounts have been prepared in accordance with the special provision of Part 15 of the Companies Act 2006 relating to small companies.

Approved by the Board of Trustees on 11th November 2024

  
\_\_\_\_\_  
A. HUSSAIN

  
\_\_\_\_\_  
S. AHMAD

**ACCOUNTING POLICIES**

**BASIS OF ACCOUNTING**

The financial statements have been prepared under the historical cost convention and are in accordance with the Companies Act 2006 and follow the recommendations in Accounting and Reporting for Charities Statement of Recommended Practice (SORP 2000) issued in October 2000.

The charity has taken advantage of the exemption in Financial Reporting Standard No 1 from the requirement to produce a cashflow statement.

**INCOMING RESOURCES**

All incoming resources are included in the Statement of Financial Activities when the charitable company is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Donations are recognised in full in the year in which they are receivable.

Intangible income is treated as unrestricted funds and is included at the value to the charitable company where this can be quantified and a third party is bearing the cost.

**RESOURCES EXPENDED**

Resources expended are recognised in the period in which they are incurred.

Grants payable are charged in the year when paid to the recipient. All grant offers are conditional. Any amounts not spent by the recipient and repaid to the charitable company are credited to the Statement of Financial Activities when repaid.

Management and administration comprises costs for the running of the charitable company as an organisation

**VALUE ADDED TAX**

Value Added Tax is not recoverable by the charity, and as such all costs met directly by the charitable company are included gross of VAT in the Statement of Financial Activities.

**ACCUMULATED FUNDS**

The various accumulated funds represent the following:

Restricted Funds:                      These are funds that 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.

Unrestricted Funds:                    These are funds which can be used in accordance with the charitable objects at the discretion of the trustees.

All donations received by the charity to date in the financial statements have been prepared to show these donations as being unrestricted. Investment income has also been shown as unrestricted funds.

**LEGAL STATUS OF THE CHARITY**

The charity is a company limited by guarantee and has no share capital. The company members are the trustees and their liability in the event of winding up is limited to £10.

**SMETHWICK PAKISTANI MUSLIMS ASSOCIATION LTD****NOTES TO THE FINANCIAL STATEMENTS**

For the year ended 31 March 2024

	2024	2023
	£	£
<b>1 DONATIONS</b>		
The details of donations received are as follows:		
<b>RESTRICTED FUNDS: -</b>		
The Henry Smith Charity	27,729	42,971
Harborne Parish	3,439	3,496
NHS Black Country	-	300
B.B.C - CIN	2,420	7,260
<b>UNRESTRICTED FUNDS: -</b>		
Sandwell Consortium	31,060	14,529
S.M.B.C.	63,293	70,775
The Roger & Douglas Turner Charitable Trust	2,000	2,000
S.C.V.O.	7,731	3,471
	<u>137,672</u>	<u>144,802</u>
<b>1a OTHER INCOME:-</b>		
The Good Trouble	1,325	-
	<u>1,325</u>	<u>-</u>
<b>2 MEMBERSHIP</b>		
Fees received	<u>360</u>	<u>384</u>
<b>3 RESOURCES EXPENDED ON MANAGING AND ADMINISTERING THE CHARITY</b>		
Other administration costs	<u>34,747</u>	<u>37,406</u>
<b>4 STAFF COSTS</b>		
The average monthly number of persons employed by the charity during the year was:		
Office and Management	<u>7</u>	<u>7</u>
Staff costs for above person		
Wages and salaries	107,997	106,818
Social security & Pension costs	<u>698</u>	<u>683</u>
	<u>108,695</u>	<u>107,501</u>

There were no employees with emoluments above £50,000.

Trustees remuneration:

No remuneration was paid to the trustees in the period.

**SMETHWICK PAKISTANI MUSLIMS ASSOCIATION LTD**

**NOTES TO THE FINANCIAL STATEMENTS**

For the year ended 31 March 2024

<b>5 FIXED ASSETS</b>	<b>2024</b>	<b>2023</b>		
<b>OFFICE EQUIPMENT</b>	<b>£</b>	<b>£</b>		
<b>COST</b>				
At 31st March 2023	75,164	75,164		
Additions	-	-		
At 31st March 2024	<u>75,164</u>	<u>75,164</u>		
<b>DEPRECIATION</b>				
At 31st March 2023	53,305	52,065		
Charge for year	1,229	1,240		
At 31st March 2024	<u>54,534</u>	<u>53,305</u>		
<b>Net Book Value</b>				
At 31st March 2024 / 31st March 2023	<u>20,630</u>	<u>21,859</u>		
<b>6 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>				
Accruals and deferred income	23,617	39,186		
Other Taxation and Social Security	135	133		
	<u>23,752</u>	<u>39,319</u>		
<b>6a DEBTORS / JMA TRUST</b>	<u>10,969</u>	<u>10,969</u>		
<b>7 FUNDS MOVEMENT</b>				
	<b>Balance at</b>	<b>Incoming</b>	<b>Expenditure</b>	<b>Total</b>
	<b>01/04/23</b>	<b>Resources</b>		<b>Funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>2024</b>
Total Funds	61,327	139,357	138,910	61,774
	<u>61,327</u>	<u>139,357</u>	<u>138,910</u>	<u>61,774</u>
<b>8 ANALYSIS OF NET ASSETS BETWEEN FUNDS</b>				
		<b>Unrestricted</b>	<b>Restricted</b>	<b>Total</b>
		<b>Funds</b>	<b>Funds</b>	<b>Funds</b>
		<b>£</b>	<b>£</b>	<b>2024</b>
		<b>£</b>	<b>£</b>	<b>£</b>
Current Assets		64,896	-	64,896
Liabilities due within one year		(23,752)	-	(23,752)
		<u>41,144</u>	<u>-</u>	<u>41,144</u>
		<u>41,144</u>	<u>-</u>	<u>41,144</u>
<b>9 RELATED PARTY TRANSACTIONS</b>				
There were no related party transactions during the year				

**SMETHWICK PAKISTANI MUSLIMS ASSOCIATION LTD**

England & Wales - Charity number 1107386

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# Accounts

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Company No. 5100582  
Charity No. 1107386

**SMETHWICK PAKISTANI MUSLIMS  
ASSOCIATION LTD**

**REPORT AND FINANCIAL STATEMENTS**

**31st MARCH 2023**

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**COMPANY INFORMATION**

COMPANY NO: 5100582

CHARITY NO: 1107386

REGISTERED OFFICE: Victoria Centre  
Suffrage Street  
Smethwick  
West Midlands  
B66 3PZ

TRUSTEES & DIRECTORS: Mr Amir Afzal - Chair Person  
Mr Abid Hussain - Vice Chair  
Mr Amjad Ali - General Secretary  
Mr Saghir Ahmad - Vice Secretary  
Mr Ishtiaq Hussain - Treasurer  
Mr Mohammed Rouf - Vice Treasurer  
Mr Ashfaq Ahmed - Trustee  
Mr Abdul Ghafoor - Trustee  
Mr Zahoor Ahmed - Trustee  
Mrs Samiya Akhter - Trustee  
Mr Daud Islam - Trustee

SECRETARY: Mr Amjad Ali - General Secretary

ACCOUNTANT: Shabir Nawab & Co Accountants  
11 Portland Road  
Edgbaston  
Birmingham  
B16 9HN

BANKERS: Barclays Bank  
Soho Road Branch  
351-359 Soho Road  
West Midlands  
B21 9SE

## **TRUSTEES REPORT**

The directors of the charitable company ('the charity') who are also its trustees, submit their report and the financial statements of Smethwick Pakistani Muslims Association Limited (SPMA) for the year ended 31st March 2023. Throughout this report the directors of the charitable company are referred to as the trustees.

### **NAME AND NATURE OF CHARITY**

The full name of the charity is Smethwick Pakistani Muslims Association Limited. It is a company limited by guarantee, and is a registered charity governed by its Memorandum and Articles of Association.

The company was formed on 13th April 2004 and was registered with the Charity Commission of England and Wales.

### **CHARITY TRUSTEES**

The following trustees have held office during the period:

Zahoor Ahmed	Amjad Ali	Samiya Akhter
Ishtiaq Hussain	Amir Afzal	
Saghir Ahmad	Ashfaq Ahmed	
Abid Hussain	Abdul Ghafoor	
Mohammed Rouf	Daud Islam	

### **OBJECTIVES AND ACTIVITIES**

The main aims and objectives of SPMA are as follows:

- \* To develop a community based organisation that serves the needs and aspirations of the Pakistani population and the wider community in Sandwell.
- \* Establishing an education and training programme.
- \* Providing advice and information.
- \* Providing a point of reference and access for other groups within Sandwell.

The SPMA provides services and activities to the community in the following areas:

- \* Education and Training
- \* Social Welfare
- \* Debt Management & Support
- \* Energy Advice
- \* Health Development
- \* Youth Development

Promoting well being in the local community, we want people to find help in times of crisis, we also want to support people recovering from problems to work out and implement their own ideas for a better life.

Improving the quality of life and well being are not merely about enduring and coping; they involve taking control and enjoying life to the full. This means valuing individuals experience and talents whatever their current circumstances. We want a centre that stimulates active participation; our visitors will give support as well as receive it through self-help groups and mutual volunteering schemes.

We want people to be able to seek help in a place that is familiar and unthreatening and does not set seekers apart from the rest of the community.

## **TRUSTEES STATEMENT**

First and foremost the trustees would like to thank the staff and volunteers for their hard work and commitment over the past very difficult year. We greatly appreciate the invaluable contribution they have made to our work.

On behalf of the Charity we would like to express our thanks to all the donors, both individuals and companies. Their kind contributions are appreciated and their continued support is valued by the Charity.

## **REVIEW OF DEVELOPMENTS**

It has been a very challenging year due to the post pandemic effect and increase in cost of living, but despite this with careful risk and service management, SPMA Ltd has had a productive year under very difficult circumstances.

Management Committee members meet regularly to review the performance of the organisations staff and the projects that they are running as well as ensuring that the organisation is continuing to be run on a financially secure basis. In this financial year, SPMA has continued to work towards securing funding for the core costs of the organisation as well as funds for the main activities and services the organisation provides.

Further refurbishment has been carried out at Victoria Centre, with some works still pending. This will enable the centre, to be fully operational offering the following facilities:

- \* Providing multi-interest access.
- \* Study support classes for young people.
- \* Activities for men and women.
- \* Sporting activities for all age groups.
- \* Centre hire for various functions and business seminars.
- \* Healthy Cooking & Healthy Life Style classes.

The vision for Victoria Centre is to transform it into a vibrant community hub which will cater for all members of the community and also to hire the centre out for various functions, thus resulting in an additional income stream enabling SPMA to be self sustaining and to further increase its activities and guidance which includes:

- \* Welfare Rights.
- \* Debt Management Service
- \* Energy Support / Advice
- \* Housing.
- \* Benefits.
- \* Support and Advocacy.
- \* Translations Service.

During 2022/2023 SPMA Ltd has officially supported 22,403 clients and total income generated through Advice Service was £3,447,644.

SPMA Ltd are Authorised and Regulated by the Financial Conduct Authority (FCA) as a consumer credit Firm (629701) , providing a Debt Advice & Management Service to our clients.

This financial year the total number of debt cases was 2,826 with a total debt value of £6,319,208. Through SPMA Ltd intervention and advice/support the total value of debt reduced or written off was £3,630,602. (57%).

Although SPMA have exceeded all targets set by the SLA and have made a huge difference to people's incomes, we are acutely aware that in times of financial hardship and local authority cutbacks, it is very often the voluntary sector which feels the effects. As such SPMA will seek funding from a range of sources including Specialist funding, Trusts and Government sources as well as Contracts with service providers to continue to deliver and improve all aspects of the organisations work.

**SMETHWICK PAKISTANI MUSLIMS ASSOCIATION LTD**  
**TRUSTEES STATEMENT**

**RISK MANAGEMENT**

Accounting functions are carried out by the Trustees and staff. The Trustees have reviewed the areas of potential risk for the Charity and concluded that there are sufficient controls in place to protect all the current fund-making activities. The Trustees will review this issue on an annual basis and, where appropriate take advice from the accountants. The Trustees meet the accountants each year to discuss their report on internal financial controls and their recommendations arising from the preparation of accounts. Their recommendations are adopted.

SPMA will give due consideration to issues such as local culture, traditions and the political situation. They will also consider the advice, information and views from local groups which will play an important part in deciding what projects and purposes will most effectively benefit a community and fulfil the Charity's purposes.

**RESERVES**

The Trustees consider it prudent that unrestricted funds should be sufficient for the Charity's use. The Trustees have decided that there is a need to maintain unrestricted funds for the following reasons:

- (a) To provide funds which can be designated to specific projects to enable these projects to be undertaken at short notice and
- (b) To cover administration and support costs without which the Charity could not function.

The Board of Trustees are satisfied that the Charity is in a position to meet all its commitments out of income and that its reserves are sufficient for its purposes.

**RESULTS**

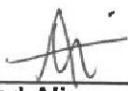
The results for the year are set out in the attached accounts. Incoming resources amounted to £145,162 and resources expended amounted to £144,907 generating a profit of £255 (2022:-£5297)

**ACCOUNTANTS**

A resolution to re-appoint Shabir Nawab & Co, as accountants will be put to the members at their 2023 meeting.

By Order of the Board of Trustees

  
Amir Afzal  
Chairman

  
Amjad Ali  
Secretary

**TRUSTEE'S RESPONSIBILITIES IN THE PREPARATION OF FINANCIAL STATEMENTS**

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 company and of the surplus or deficit of the company for that period. In preparing those financial statements, the trustees are required to:

- (a) select suitable accounting policies and then apply them consistently;
- (b) make judgements and estimates that are reasonable and prudent;
- (c) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the 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 company and to enable them to ensure that the financial statements comply with the requirements of the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**ACCOUNTANTS REPORT ON THE UNAUDITED ACCOUNTS TO THE MEMBERS OF SMETHWICK PAKISTANI MUSLIMS ASSOCIATION LTD**

As described on the balance sheet you are responsible for the preparation of the accounts for the year ended 31st March 2023 set out on pages 8 to 13, and you consider that the company is exempt from an audit and a report under Section 477 of the Companies Act 2006. In accordance with your instructions, we have compiled these unaudited accounts in order to assist you to fulfil your statutory responsibilities, from the accounting records and information and explanation supplied to us.

*Nawab*

**SHABIR NAWAB & CO ACCOUNTANTS**

11 Portland Road  
Edgbaston  
Birmingham  
B16 9HN

Dated: 5th December 2023

**STATEMENT OF FINANCIAL ACTIVITIES**  
for the year ended 31 March 2023

	NOTE	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Total Funds 2022 £
<b>INCOMING RESOURCES</b>					
Donations receivable	1	90,775	54,027	144,802	119,886
Other Income:	1a		-		
HMRC JRS Grant		-	-	-	11,306
Sandwell Council Grant		-			-
Membership fees	2	360		360	384
<b>TOTAL INCOMING RESOURCES</b>		<b>91,135</b>	<b>54,027</b>	<b>145,162</b>	<b>131,576</b>
<b>RESOURCES EXPENDED</b>					
Charitable expenditure:					
Management and administration	3	12,638	24,768	37,406	33,929
Staff costs	4	78,242	29,259	107,501	92,350
<b>TOTAL RESOURCES EXPENDED</b>		<b>90,880</b>	<b>54,027</b>	<b>144,907</b>	<b>126,279</b>
<b>NET MOVEMENTS IN FUNDS</b>	7	<b>255</b>		<b>255</b>	<b>5,297</b>
Funds brought forward	7	61,072	-	61,072	55,775
<b>Fund balances carried forward at 31st March 2023</b>		<b>61,327</b>	<b>-</b>	<b>61,327</b>	<b>61,072</b>

**SMETHWICK PAKISTANI MUSLIMS ASSOCIATION LTD**

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**PROFIT & LOSS ACCOUNT**  
**for the year ended 31 March 2023**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Income	144,802	131,192
Membership fees	<u>360</u>	<u>384</u>
<b>Total Income</b>	<u>145,162</u>	<u>131,576</u>
<b>Total Expenditure</b>	<u>144,907</u>	<u>126,279</u>
<b>NET INCOMING / (OUTGOING) RESOURCES FOR THE YEAR</b>	<u>255</u>	<u>5,297</u>

Total income comprises £54,027 of restricted funds and £91,135 of unrestricted funds.(2022:£131,576) A detailed analysis of income by source is provided in the Statement of Financial Activities and notes 1-2.

Detailed analysis of expenditure is provided in the Statement of Financial Activities and notes 3-4.

No separate Statement of Total Recognised Gains and Losses has been presented as all such gains and losses have been dealt with in the Statement of Financial Activities. Net incoming resources for the period arise from the charity's continuing operations.

**SMETHWICK PAKISTANI MUSLIMS ASSOCIATION LTD**

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**BALANCE SHEET**  
as at 31 March 2023

	NOTE	2023 £	2022 £
<b>FIXED ASSETS</b>	5	21,859	23,099
<b>CURRENT ASSETS</b>			
Cash in Hand & at Bank		67,818	80,050
Debtors	6a	10,969	10,969
		<u>100,646</u>	<u>114,118</u>
<b>CREDITORS</b>			
Amounts falling due within one year	6	39,319	53,046
		<u>61,327</u>	<u>61,072</u>
<b>NET ASSETS</b>		<u>61,327</u>	<u>61,072</u>
<b>INCOME FUNDS</b>			
Unrestricted funds - surplus		<u>61,327</u>	<u>61,072</u>
<b>NET ASSETS</b>		<u>61,327</u>	<u>61,072</u>

The Trustees are satisfied that the Company is entitled to exemption under Section 477 of the Companies Act 2006 and no members have requested an audit pursuant to Section 476 of the Act.

**BALANCE SHEET (continued)**  
**as at 31 March 2023**


The Trustees acknowledge their responsibilities for: -

- (i) ensuring that the company keep proper accounting records which comply with Section 386 and 387 of the Companies Act 2006 and
- (ii) preparing accounts which give a true and fair view of the state of affairs of the Company as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The accounts have been prepared in accordance with the special provision of Part 15 of the Companies Act 2006 relating to small companies.

Approved by the Board of Trustees on 5th December 2023

  
A. AFZAL

  
A. ALI

## **ACCOUNTING POLICIES**

### **BASIS OF ACCOUNTING**

The financial statements have been prepared under the historical cost convention and are in accordance with the Companies Act 2006 and follow the recommendations in Accounting and Reporting for Charities Statement of Recommended Practice (SORP 2000) issued in October 2000.

The charity has taken advantage of the exemption in Financial Reporting Standard No 1 from the requirement to produce a cashflow statement.

### **INCOMING RESOURCES**

All incoming resources are included in the Statement of Financial Activities when the charitable company is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Donations are recognised in full in the year in which they are receivable.

Intangible income is treated as unrestricted funds and is included at the value to the charitable company where this can be quantified and a third party is bearing the cost.

### **RESOURCES EXPENDED**

Resources expended are recognised in the period in which they are incurred.

Grants payable are charged in the year when paid to the recipient. All grant offers are conditional. Any amounts not spent by the recipient and repaid to the charitable company are credited to the Statement of Financial Activities when repaid.

Management and administration comprises costs for the running of the charitable company as an organisation

### **VALUE ADDED TAX**

Value Added Tax is not recoverable by the charity, and as such all costs met directly by the charitable company are included gross of VAT in the Statement of Financial Activities.

### **ACCUMULATED FUNDS**

The various accumulated funds represent the following:

Restricted Funds:                      These are funds that 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.

Unrestricted Funds:                    These are funds which can be used in accordance with the charitable objects at the discretion of the trustees.

All donations received by the charity to date in the financial statements have been prepared to show these donations as being unrestricted. Investment income has also been shown as unrestricted funds.

### **LEGAL STATUS OF THE CHARITY**

The charity is a company limited by guarantee and has no share capital. The company members are the trustees and their liability in the event of winding up is limited to £10.

**NOTES TO THE FINANCIAL STATEMENTS**  
For the year ended 31 March 2023

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
<b>1 DONATIONS</b>		
The details of donations received are as follows:		
<b>RESTRICTED FUNDS: -</b>		
The Henry Smith Charity	42,971	31,200
Harborne Parish	3,496	3,059
NHS Black Country	300	-
B.B.C - CIN	7,260	-
<b>UNRESTRICTED FUNDS: -</b>		
Sandwell Consortium	14,529	15,000
S.M.B.C.	70,775	63,293
The Roger & Douglas Turner Charitable Trust	2,000	2,000
S.C.V.O.	3,471	-
	<u>144,802</u>	<u>114,552</u>
<b>1a OTHER INCOME:-</b>		
HMRC JRS Grant	-	11,306
Sandwell Council - Grant	-	5,334
	<u>-</u>	<u>16,640</u>
<b>2 MEMBERSHIP</b>		
Fees received	<u>360</u>	<u>384</u>
<b>3 RESOURCES EXPENDED ON MANAGING AND ADMINISTERING THE CHARITY</b>		
Other administration costs	<u>37,406</u>	<u>33,929</u>
<b>4 STAFF COSTS</b>		
The average monthly number of persons employed by the charity during the year was:		
Office and Management	<u>7</u>	<u>5</u>
Staff costs for above person		
Wages and salaries	106,818	91,772
Social security & Pension costs	<u>683</u>	<u>578</u>
	<u>107,501</u>	<u>92,350</u>

There were no employees with emoluments above £50,000.

Trustees remuneration:

No remuneration was paid to the trustees in the period.

## NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

<b>5 FIXED ASSETS</b>	<b>2023</b>	<b>2022</b>		
<b>OFFICE EQUIPMENT</b>	<b>£</b>	<b>£</b>		
<b>COST</b>				
At 31st March 2022	75,164	75,164		
Additions	-	-		
At 31st March 2023	75,164	75,164		
<b>DEPRECIATION</b>				
At 31st March 2022	52,065	50,274		
Charge for year	1,240	1,791		
At 31st March 2023	53,305	52,065		
<b>Net Book Value</b>				
At 31st March 2023 / 31st March 2022	21,859	23,099		
<b>6 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>				
Accruals and deferred income	39,186	52,934		
Other Taxation and Social Security	133	112		
	39,319	53,046		
<b>6a DEBTORS / JMA TRUST</b>	10,969	10,969		
<b>7 FUNDS MOVEMENT</b>				
	<b>Balance at</b>	<b>Incoming</b>	<b>Expenditure</b>	<b>Total</b>
	<b>01/04/22</b>	<b>Resources</b>		<b>Funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>2023</b>
				<b>£</b>
Total Funds	61,072	145,162	144,907	61,327
<b>8 ANALYSIS OF NET ASSETS BETWEEN FUNDS</b>				
		<b>Unrestricted</b>	<b>Restricted</b>	<b>Total</b>
		<b>Funds</b>	<b>Funds</b>	<b>Funds</b>
		<b>£</b>	<b>£</b>	<b>2022</b>
				<b>£</b>
Current Assets		78,787	-	78,787
Liabilities due within one year		(39,319)	-	(39,319)
		39,468	-	39,468
<b>9 RELATED PARTY TRANSACTIONS</b>				
There were no related party transactions during the year				

**SMETHWICK PAKISTANI MUSLIMS ASSOCIATION LTD**

England & Wales - Charity number 1107386

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# Accounts

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Company No. 5100582  
Charity No. 1107386

**SMETHWICK PAKISTANI MUSLIMS  
ASSOCIATION LTD**

**REPORT AND FINANCIAL STATEMENTS**

**31st MARCH 2022**

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**COMPANY INFORMATION**

COMPANY NO: 5100582

CHARITY NO: 1107386

REGISTERED OFFICE: Victoria Centre  
Suffrage Street  
Smethwick  
West Midlands  
B66 3PZ

TRUSTEES & DIRECTORS: Mr Amir Afzal - Chair Person  
Mr Abid Hussain - Vice Chair  
Mr Amjad Ali - General Secretary  
Mr Saghir Ahmad - Vice Secretary  
Mr Mohammed Araf - Treasurer  
Mr Ishtiaq Hussain - Vice Treasurer  
Mr Mohammed Rouf - Trustee  
Mr Sajid Rehman - Trustee  
Mr Zahoor Ahmed - Trustee  
Miss Samiya Akhter - Trustee  
Mr Zahid Aziz - Trustee

SECRETARY: Mr Amjad Ali - General Secretary

ACCOUNTANT: Shabir Nawab & Co Accountants  
11 Portland Road  
Edgbaston  
Birmingham  
B16 9HN

BANKERS: Barclays Bank  
Soho Road Branch  
351-359 Soho Road  
West Midlands  
B21 9SE

## **TRUSTEES REPORT**

The directors of the charitable company ('the charity') who are also its trustees, submit their report and the financial statements of Smethwick Pakistani Muslims Association Limited (SPMA) for the year ended 31st March 2022. Throughout this report the directors of the charitable company are referred to as the trustees.

### **NAME AND NATURE OF CHARITY**

The full name of the charity is Smethwick Pakistani Muslims Association Limited. It is a company limited by guarantee, and is a registered charity governed by its Memorandum and Articles of Association.

The company was formed on 13th April 2004 and was registered with the Charity Commission of England and Wales.

### **CHARITY TRUSTEES**

The following trustees have held office during the period:

Zahoor Ahmed	Amjad Ali	Samiya Akhter
Ishtiaq Hussain	Amir Afzal	
Mohammed Araf (Till Jan' 22)	Saghir Ahmad	
Abid Hussain	Sajid Rehman	
Mohammed Rouf	Zahid Aziz (Till Jan' 22)	

### **OBJECTIVES AND ACTIVITIES**

The main aims and objectives of SPMA are as follows:

- \* To develop a community based organisation that serves the needs and aspirations of the Pakistani population and the wider community in Sandwell.
- \* Establishing an education and training programme.
- \* Providing advice and information.
- \* Providing a point of reference and access for other groups within Sandwell.

The SPMA provides services and activities to the community in the following areas:

- \* Education and Training
- \* Social Welfare
- \* Debt Management & Support
- \* Energy Advice
- \* Health Development
- \* Youth Development

Promoting well being in the local community, we want people to find help in times of crisis, we also want to support people recovering from problems to work out and implement their own ideas for a better life.

Improving the quality of life and well being are not merely about enduring and coping; they involve taking control and enjoying life to the full. This means valuing individuals experience and talents whatever their current circumstances. We want a centre that stimulates active participation; our visitors will give support as well as receive it through self-help groups and mutual volunteering schemes.

We want people to be able to seek help in a place that is familiar and unthreatening and does not set seekers apart from the rest of the community.

## **TRUSTEES STATEMENT**

First and foremost the trustees would like to thank the staff and volunteers for their hard work and commitment over the past very difficult year. We greatly appreciate the invaluable contribution they have made to our work.

On behalf of the Charity we would like to express our thanks to all the donors, both individuals and companies. Their kind contributions are appreciated and their continued support is valued by the Charity.

## **REVIEW OF DEVELOPMENTS**

It has been a very challenging year due to the post pandemic effect and increase in cost of living, but despite this with careful risk and service management, SPMA Ltd has had a productive year under very difficult circumstances.

Management Committee members meet regularly to review the performance of the organisations staff and the projects that they are running as well as ensuring that the organisation is continuing to be run on a financially secure basis. In this financial year, SPMA has continued to work towards securing funding for the core costs of the organisation as well as funds for the main activities and services the organisation provides.

Further refurbishment has been carried out at Victoria Centre, with some works still pending. This will enable the centre, to be fully operational offering the following facilities:

- \* Providing multi-interest access.
- \* Study support classes for young people.
- \* Activities for men and women.
- \* Sporting activities for all age groups.
- \* Centre hire for various functions and business seminars.
- \* Healthy Cooking & Healthy Life Style classes.

The vision for Victoria Centre is to transform it into a vibrant community hub which will cater for all members of the community and also to hire the centre out for various functions, thus resulting in an additional income stream enabling SPMA to be self sustaining and to further increase its activities and guidance which includes:

- \* Welfare Rights.
- \* Debt Management Service
- \* Energy Support / Advice
- \* Housing.
- \* Benefits.
- \* Support and Advocacy.
- \* Translations Service.

During 2021/2022 SPMA Ltd has officially supported 11,287 clients and total income generated through Advice Service was £5,411,865.

The impact of COVID-19 has had a significant effect on client numbers as was expected.

SPMA Ltd are Authorised and Regulated by the Financial Conduct Authority (FCA) as a consumer credit Firm (629701) , providing a Debt Advice & Management Service to our clients.

This financial year the total number of debt cases was 2,050 with a total debt value of £6,576,432. Through SPMA Ltd intervention and advice/support the total value of debt reduced or written off was £3,924,069. (59%).

Although SPMA have exceeded all targets set by the SLA and have made a huge difference to people's incomes, we are acutely aware that in times of financial hardship and local authority cutbacks, it is very often the voluntary sector which feels the effects. As such SPMA will seek funding from a range of sources including Specialist funding, Trusts and Government sources as well as Contracts with service providers to continue to deliver and improve all aspects of the organisations work.

**SMETHWICK PAKISTANI MUSLIMS ASSOCIATION LTD**  
**TRUSTEES STATEMENT**

**RISK MANAGEMENT**

Accounting functions are carried out by the Trustees and staff. The Trustees have reviewed the areas of potential risk for the Charity and concluded that there are sufficient controls in place to protect all the current fund-making activities. The Trustees will review this issue on an annual basis and, where appropriate take advice from the accountants. The Trustees meet the accountants each year to discuss their report on internal financial controls and their recommendations arising from the preparation of accounts. Their recommendations are adopted.

SPMA will give due consideration to issues such as local culture, traditions and the political situation. They will also consider the advice, information and views from local groups which will play an important part in deciding what projects and purposes will most effectively benefit a community and fulfil the Charity's purposes.

**RESERVES**

The Trustees consider it prudent that unrestricted funds should be sufficient for the Charity's use. The Trustees have decided that there is a need to maintain unrestricted funds for the following reasons:

- (a) To provide funds which can be designated to specific projects to enable these projects to be undertaken at short notice and
- (b) To cover administration and support costs without which the Charity could not function.

The Board of Trustees are satisfied that the Charity is in a position to meet all its commitments out of income and that its reserves are sufficient for its purposes.

**RESULTS**

The results for the year are set out in the attached accounts. Incoming resources amounted to £131,576 and resources expended amounted to £126,279 generating a profit of £5,297 (2021:-£3926)

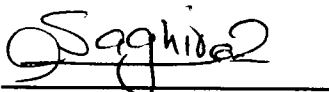
**ACCOUNTANTS**

A resolution to re-appoint Shabir Nawab & Co, as accountants will be put to the members at their 2022 meeting.

By Order of the Board of Trustees



Amir Afzal  
Chairman



Saghir Ahmad  
Vice Secretary

**TRUSTEE'S RESPONSIBILITIES IN THE PREPARATION OF FINANCIAL STATEMENTS**

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 company and of the surplus or deficit of the company for that period. In preparing those financial statements, the trustees are required to:

- (a) select suitable accounting policies and then apply them consistently;
- (b) make judgements and estimates that are reasonable and prudent;
- (c) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the 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 company and to enable them to ensure that the financial statements comply with the requirements of the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**ACCOUNTANTS REPORT ON THE UNAUDITED ACCOUNTS TO THE MEMBERS OF SMETHWICK PAKISTANI MUSLIMS ASSOCIATION LTD**

As described on the balance sheet you are responsible for the preparation of the accounts for the year ended 31st March 2022 set out on pages 8 to 13, and you consider that the company is exempt from an audit and a report under Section 477 of the Companies Act 2006. In accordance with your instructions, we have compiled these unaudited accounts in order to assist you to fulfil your statutory responsibilities, from the accounting records and information and explanation supplied to us.

*Nawab*

**SHABIR NAWAB & CO ACCOUNTANTS**  
11 Portland Road  
Edgbaston  
Birmingham  
B16 9HN

Dated: 20th December 2022

**STATEMENT OF FINANCIAL ACTIVITIES**  
for the year ended 31 March 2022

	NOTE	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £	Total Funds 2021 £
<b>INCOMING RESOURCES</b>					
Donations receivable	1	85,627	34,259	119,886	115,096
Other Income:	1a		-		
HMRC JRS Grant		11,306	-	11,306	43,212
Sandwell Council Grant		-	-	-	33,036
Membership fees	2	384		384	360
<b>TOTAL INCOMING RESOURCES</b>		<b>97,317</b>	<b>34,259</b>	<b>131,576</b>	<b>191,704</b>
<b>RESOURCES EXPENDED</b>					
Charitable expenditure:					
Management and administration	3	28,237	5,692	33,929	94,791
Staff costs	4	63,783	28,567	92,350	92,987
<b>TOTAL RESOURCES EXPENDED</b>		<b>92,020</b>	<b>34,259</b>	<b>126,279</b>	<b>187,778</b>
<b>NET MOVEMENTS IN FUNDS</b>	7	<b>5,297</b>		<b>5,297</b>	<b>3,926</b>
Funds brought forward	7	55,775	-	55,775	51,849
<b>Fund balances carried forward at 31st March 2022</b>		<b>61,072</b>	<b>-</b>	<b>61,072</b>	<b>55,775</b>

**PROFIT & LOSS ACCOUNT**  
for the year ended 31 March 2022

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Income	131,192	191,344
Membership fees	<u>384</u>	<u>360</u>
<b>Total Income</b>	<u>131,576</u>	<u>191,704</u>
<b>Total Expenditure</b>	<u>126,279</u>	<u>187,778</u>
<b>NET INCOMING / (OUTGOING) RESOURCES FOR THE YEAR</b>	<u><u>5,297</u></u>	<u><u>3,926</u></u>

Total income comprises £34,259 of restricted funds and £97,317 of unrestricted funds.(2021:£191,704) A detailed analysis of income by source is provided in the Statement of Financial Activities and notes 1-2.

Detailed analysis of expenditure is provided in the Statement of Financial Activities and notes 3-4.

No separate Statement of Total Recognised Gains and Losses has been presented as all such gains and losses have been dealt with in the Statement of Financial Activities. Net incoming resources for the period arise from the charity's continuing operations.

**BALANCE SHEET**  
as at 31 March 2022

	NOTE	2022 £	2021 £
<b>FIXED ASSETS</b>	5	23,099	24,890
<b>CURRENT ASSETS</b>			
Cash in Hand & at Bank		80,050	90,828
Debtors	6a	10,969	10,969
		<u>114,118</u>	<u>126,687</u>
<b>CREDITORS</b>			
Amounts falling due within one year	6	53,046	70,912
		<u>61,072</u>	<u>55,775</u>
<b>NET ASSETS</b>		<u>61,072</u>	<u>55,775</u>
<b>INCOME FUNDS</b>			
Unrestricted funds - surplus		<u>61,072</u>	<u>55,775</u>
<b>NET ASSETS</b>		<u>61,072</u>	<u>55,775</u>

The Trustees are satisfied that the Company is entitled to exemption under Section 477 of the Companies Act 2006 and no members have requested an audit pursuant to Section 476 of the Act.

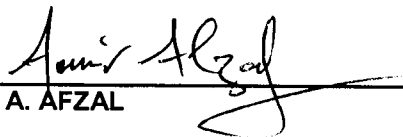
**BALANCE SHEET (continued)**  
**as at 31 March 2022**

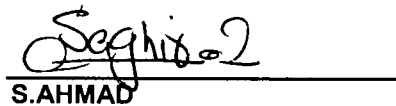
The Trustees acknowledge their responsibilities for: -

- (i) ensuring that the company keep proper accounting records which comply with Section 386 and 387 of the Companies Act 2006 and
- (ii) preparing accounts which give a true and fair view of the state of affairs of the Company as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The accounts have been prepared in accordance with the special provision of Part 15 of the Companies Act 2006 relating to small companies.

Approved by the Board of Trustees on 20th December 2022

  
A. AFZAL

  
S.AHMAD

**ACCOUNTING POLICIES**

**BASIS OF ACCOUNTING**

The financial statements have been prepared under the historical cost convention and are in accordance with the Companies Act 2006 and follow the recommendations in Accounting and Reporting for Charities Statement of Recommended Practice (SORP 2000) issued in October 2000.

The charity has taken advantage of the exemption in Financial Reporting Standard No 1 from the requirement to produce a cashflow statement.

**INCOMING RESOURCES**

All incoming resources are included in the Statement of Financial Activities when the charitable company is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Donations are recognised in full in the year in which they are receivable.

Intangible income is treated as unrestricted funds and is included at the value to the charitable company where this can be quantified and a third party is bearing the cost.

**RESOURCES EXPENDED**

Resources expended are recognised in the period in which they are incurred.

Grants payable are charged in the year when paid to the recipient. All grant offers are conditional. Any amounts not spent by the recipient and repaid to the charitable company are credited to the Statement of Financial Activities when repaid.

Management and administration comprises costs for the running of the charitable company as an organisation

**VALUE ADDED TAX**

Value Added Tax is not recoverable by the charity, and as such all costs met directly by the charitable company are included gross of VAT in the Statement of Financial Activities.

**ACCUMULATED FUNDS**

The various accumulated funds represent the following:

Restricted Funds:                    These are funds that 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.

Unrestricted Funds:                These are funds which can be used in accordance with the charitable objects at the discretion of the trustees.

All donations received by the charity to date in the financial statements have been prepared to show these donations as being unrestricted. Investment income has also been shown as unrestricted funds.

**LEGAL STATUS OF THE CHARITY**

The charity is a company limited by guarantee and has no share capital. The company members are the trustees and their liability in the event of winding up is limited to £10.

**NOTES TO THE FINANCIAL STATEMENTS**

For the year ended 31 March 2022

	2022	2021
	£	£
<b>1 DONATIONS</b>		
The details of donations received are as follows:		
<b>RESTRICTED FUNDS: -</b>		
The Henry Smith Charity	31,200	30,600
Harborne Parish	3,059	59
Wolverhampton Council	-	2,750
B.B.C - CIN	-	3,302
<b>UNRESTRICTED FUNDS: -</b>		
Sandwell Consortium	15,000	13,130
S.M.B.C.	63,293	63,293
The Roger & Douglas Turner Charitable Trust	2,000	-
Centre Hire	-	1,962
	<u>114,552</u>	<u>115,096</u>
<b>1a OTHER INCOME:-</b>		
HMRC JRS Grant	11,306	43,212
Sandwell Council - Grant	5,334	33,036
	<u>16,640</u>	<u>76,248</u>
<b>2 MEMBERSHIP</b>		
Fees received	<u>384</u>	<u>360</u>
<b>3 RESOURCES EXPENDED ON MANAGING AND ADMINISTERING THE CHARITY</b>		
Other administration costs	<u>33,929</u>	<u>68,328</u>
<b>4 STAFF COSTS</b>		
The average monthly number of persons employed by the charity during the year was:		
Office and Management	<u>5</u>	<u>5</u>
Staff costs for above person		
Wages and salaries	91,772	92,225
Social security & Pension costs	<u>578</u>	<u>581</u>
	<u>92,350</u>	<u>92,806</u>

There were no employees with emoluments above £50,000.

Trustees remuneration:

No remuneration was paid to the trustees in the period.

**NOTES TO THE FINANCIAL STATEMENTS**

For the year ended 31 March 2022

<b>5</b>	<b>FIXED ASSETS</b>	<b>2022</b>	<b>2021</b>		
	<b>OFFICE EQUIPMENT</b>	<b>£</b>	<b>£</b>		
	<b>COST</b>				
	At 31st March 2021	75,164	68,225		
	Additions	-	6,939		
	At 31st March 2022	75,164	75,164		
	<b>DEPRECIATION</b>				
	At 31st March 2021	50,274	48,483		
	Charge for year	1,791	1,791		
	At 31st March 2022	52,065	50,274		
	<b>Net Book Value</b>				
	At 31st March 2022 / 31st March 2021	23,099	24,890		
<b>6</b>	<b>CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>				
	Accruals and deferred income	52,934	70,800		
	Other Taxation and Social Security	112	112		
		53,046	70,912		
<b>6a</b>	<b>DEBTORS / JMA TRUST</b>	10,969	10,969		
<b>7</b>	<b>FUNDS MOVEMENT</b>				
		<b>Balance at</b>	<b>Incoming</b>	<b>Expenditure</b>	<b>Total</b>
		<b>01/04/21</b>	<b>Resources</b>		<b>Funds</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>2022</b>
					<b>£</b>
	Total Funds	55,775	131,576	126,279	61,072
<b>8</b>	<b>ANALYSIS OF NET ASSETS BETWEEN FUNDS</b>				
		<b>Unrestricted</b>	<b>Restricted</b>	<b>Total</b>	
		<b>Funds</b>	<b>Funds</b>	<b>Funds</b>	
		<b>£</b>	<b>£</b>	<b>2022</b>	
				<b>£</b>	
	Current Assets	91,019	-	91,019	
	Liabilities due within one year	(53,046)	-	(53,046)	
		37,973	-	37,973	
<b>9</b>	<b>RELATED PARTY TRANSACTIONS</b>				
	There were no related party transactions during the year				

**SMETHWICK PAKISTANI MUSLIMS ASSOCIATION LTD**

England & Wales - Charity number 1107386

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# Accounts

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Company No. 5100582  
Charity No. 1107386

**SMETHWICK PAKISTANI MUSLIMS  
ASSOCIATION LTD**

**REPORT AND FINANCIAL STATEMENTS**

**31st MARCH 2021**

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**COMPANY INFORMATION**

COMPANY NO: 5100582

CHARITY NO: 1107386

REGISTERED OFFICE: Victoria Centre  
Suffrage Street  
Smethwick  
West Midlands  
B66 3PZ

TRUSTEES & DIRECTORS:

Mr Amir Afzal	- Chair Person
Mr Abid Hussain	- Vice Chair
Mr Amjad Ali	- General Secretary
Mr Saghir Ahmad	- Vice Secretary
Mr Mohammed Araf	- Treasurer
Mr Ishtiaq Hussain	- Vice Treasurer
Mr Mohammed Rouf	- Trustee
Mr Sajid Rehman	- Trustee
Mr Zahoor Ahmed	- Trustee
Miss Samiya Akhter	- Trustee
Mr Zahid Aziz	- Trustee

SECRETARY: Mr Amjad Ali - General Secretary

ACCOUNTANT: Shabir Nawab & Co Accountants  
11 Portland Road  
Edgbaston  
Birmingham  
B16 9HN

BANKERS: Barclays Bank  
Soho Road Branch  
351-359 Soho Road  
West Midlands  
B21 9SE

**TRUSTEES REPORT**

The directors of the charitable company ('the charity') who are also its trustees, submit their report and the financial statements of Smethwick Pakistani Muslims Association Limited (SPMA) for the year ended 31st March 2021. Throughout this report the directors of the charitable company are referred to as the trustees.

**NAME AND NATURE OF CHARITY**

The full name of the charity is Smethwick Pakistani Muslims Association Limited. It is a company limited by guarantee, and is a registered charity governed by its Memorandum and Articles of Association.

The company was formed on 13th April 2004 and was registered with the Charity Commission of England and Wales.

**CHARITY TRUSTEES**

The following trustees have held office during the period:

Zahoor Ahmed	Amjad Ali	Samiya Akhter
Ishtiaq Hussain	Amir Afzal	
Mohammed Araf	Saghir Ahmad	
Abid Hussain	Sajid Rehman	
Mohammed Rouf	Zahid Aziz	

**OBJECTIVES AND ACTIVITIES**

The main aims and objectives of SPMA are as follows:

- \* To develop a community based organisation that serves the needs and aspirations of the Pakistani population and the wider community in Sandwell.
- \* Establishing an education and training programme.
- \* Providing advice and information.
- \* Providing a point of reference and access for other groups within Sandwell.

The SPMA provides services and activities to the community in the following areas:

- \* Education and Training
- \* Social Welfare
- \* Debt Management & Support
- \* Health Development
- \* Youth Development

Promoting well being in the local community,we want people to find help in times of crisis,we also want to support people recovering from problems to work out and implement their own ideas for a better life.

Improving the quality of life and well being are not merely about enduring and coping;they involve taking control and enjoying life to the full.This means valuing individuals experience and talents whatever their current circumstances.We want a centre that stimulates active participation;our visitors will give support as well as receive it through self-help groups and mutual volunteering schemes.

We want people to be able to seek help in a place that is familiar and unintimidating and does not set seekers apart from the rest of the community.

**TRUSTEES STATEMENT**

First and foremost the trustees would like to thank the staff and volunteers for their hard work and commitment over the past very difficult year. We greatly appreciate the invaluable contribution they have made to our work.

On behalf of the Charity we would like to express our thanks to all the donors, both individuals and companies. Their kind contributions are appreciated and their continued support is valued by the Charity.

**REVIEW OF DEVELOPMENTS**

This year SPMA Ltd has relocated all services and activities to Victoria Centre. It has been a very challenging year due to the pandemic, but despite this with careful risk and service management SPMA Ltd has had a productive year under very difficult circumstances.

Management Committee members meet regularly to review the performance of the organisations staff and the projects that they are running as well as ensuring that the organisation is continuing to be run on a financially secure basis. In this financial year, SPMA has continued to work towards securing funding for the core costs of the organisation as well as funds for the main activities and services the organisation provides.

Further refurbishment has been carried out at Victoria Centre, with some works pending. This will enable the centre, post covid restrictions, to be fully operational offering the following facilities:

- \* Providing multi-interest access.
- \* Study support classes for young people.
- \* Activities for men and women.
- \* Sporting activities for all age groups.
- \* Centre hire for various functions and business seminars.
- \* Healthy Cooking Classes.

The vision for Victoria Centre is to transform it into a vibrant community hub which will cater for all members of the community and also to hire the centre out for various functions, thus resulting in an additional income stream enabling SPMA to be self sustaining and to further increase its activities and guidance which includes:

- \* Welfare Rights.
- \* Debt Management Service
- \* Housing.
- \* Benefits.
- \* Support and Advocacy.
- \* Translations Service.

During 2020/2021 SPMA Ltd has officially supported 5,767 clients and total income generated through Advice Service was £2,184,396.

The impact of COVID-19 restrictions and lockdowns has had a significant effect on client numbers as was expected.

SPMA Ltd are Authorised and Regulated by the Financial Conduct Authority (FCA) as a consumer credit Firm (629701) , providing a Debt Advice & Management Service to our clients.

This financial year the total number of debt cases was 1,089 with a total debt value of £3,512,780. Through SPMA Ltd intervention and advice/support the total value of debt reduced or written off was £2,118,403. (60%).

Although SPMA have exceeded all targets set by the SLA and have made a huge difference to people's incomes, we are acutely aware that in times of financial hardship and local authority cutbacks, it is very often the voluntary sector which feels the effects. As such SPMA will seek funding from a range of sources including Specialist funding, Trusts and Government sources as well as Contracts with service providers to continue to deliver and improve all aspects of the organisations work.

**SMETHWICK PAKISTANI MUSLIMS ASSOCIATION LTD**  
**TRUSTEES STATEMENT**

**RISK MANAGEMENT**

Accounting functions are carried out by the Trustees and staff. The Trustees have reviewed the areas of potential risk for the Charity and concluded that there are sufficient controls in place to protect all the current fund-making activities. The Trustees will review this issue on an annual basis and, where appropriate take advice from the accountants. The Trustees meet the accountants each year to discuss their report on internal financial controls and their recommendations arising from the preparation of accounts. Their recommendations are adopted.

SPMA will give due consideration to issues such as local culture, traditions and the political situation. They will also consider the advice, information and views from local groups which will play an important part in deciding what projects and purposes will most effectively benefit a community and fulfil the Charity's purposes.

**RESERVES**

The Trustees consider it prudent that unrestricted funds should be sufficient for the Charity's use. The Trustees have decided that there is a need to maintain unrestricted funds for the following reasons:

- (a) To provide funds which can be designated to specific projects to enable these projects to be undertaken at short notice and
- (b) To cover administration and support costs without which the Charity could not function.

The Board of Trustees are satisfied that the Charity is in a position to meet all its commitments out of income and that its reserves are sufficient for its purposes.


**RESULTS**

The results for the year are set out in the attached accounts. Incoming resources amounted to £191,704 and resources expended amounted to £187,778 generating a profit of £3,926 (2020:-£2285)

**ACCOUNTANTS**

A resolution to re-appoint Shabir Nawab & Co, as accountants will be put to the members at their 2021 meeting.

By Order of the Board of Trustees

  
\_\_\_\_\_  
Amir Afzal  
Chairman

  
\_\_\_\_\_  
Amjad Ali  
General Secretary

**TRUSTEE'S RESPONSIBILITIES IN THE PREPARATION OF FINANCIAL STATEMENTS**

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 company and of the surplus or deficit of the company for that period. In preparing those financial statements, the trustees are required to:

- (a) select suitable accounting policies and then apply them consistently;
- (b) make judgements and estimates that are reasonable and prudent;
- (c) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the 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 company and to enable them to ensure that the financial statements comply with the requirements of the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**ACCOUNTANTS REPORT ON THE UNAUDITED ACCOUNTS TO THE MEMBERS OF SMETHWICK PAKISTANI MUSLIMS ASSOCIATION LTD**

As described on the balance sheet you are responsible for the preparation of the accounts for the year ended 31st March 2021 set out on pages 8 to 13, and you consider that the company is exempt from an audit and a report under Section 477 of the Companies Act 2006. In accordance with your instructions, we have compiled these unaudited accounts in order to assist you to fulfil your statutory responsibilities, from the accounting records and information and explanation supplied to us.

*Nawab*

**SHABIR NAWAB & CO ACCOUNTANTS**

11 Portland Road  
Edgbaston  
Birmingham  
B16 9HN

Dated: 9th December 2021

**STATEMENT OF FINANCIAL ACTIVITIES**  
for the year ended 31 March 2021

	NOTE	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	Total Funds 2020 £
<b>INCOMING RESOURCES</b>					
Donations receivable	1	81,135	33,961	115,096	158,489
Other Income:	1a		-		
HMRC JRS Grant		43,212	-	43,212	
Sandwell Council Grant		33,036		33,036	
Membership fees	2	360		360	360
<b>TOTAL INCOMING RESOURCES</b>		<b>157,743</b>	<b>33,961</b>	<b>191,704</b>	<b>158,849</b>
<b>RESOURCES EXPENDED</b>					
Charitable expenditure:					
Management and administration	3	89,419	5,372	94,791	68,328
Staff costs	4	64,398	28,589	92,987	92,806
<b>TOTAL RESOURCES EXPENDED</b>		<b>153,817</b>	<b>33,961</b>	<b>187,778</b>	<b>161,134</b>
<b>NET MOVEMENTS IN FUNDS</b>	7	3,926		3,926	-2,285
Funds brought forward	7	51,849	-	51,849	54,134
<b>Fund balances carried forward at 31st March 2021</b>		<b>55,775</b>	<b>-</b>	<b>55,775</b>	<b>51,849</b>

**PROFIT & LOSS ACCOUNT**  
**for the year ended 31 March 2021**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Income	191,344	158,489
Membership fees	<u>360</u>	<u>360</u>
<b>Total Income</b>	<u>191,704</u>	<u>158,849</u>
<b>Total Expenditure</b>	<u>187,778</u>	<u>161,134</u>
<b>NET INCOMING / (OUTGOING) RESOURCES FOR THE YEAR</b>	<u><u>3,926</u></u>	<u><u>(2,285)</u></u>

Total income comprises £33,961 of restricted funds and £157,743 of unrestricted funds.(2020:£158,849) A detailed analysis of income by source is provided in the Statement of Financial Activities and notes 1-2.

Detailed analysis of expenditure is provided in the Statement of Financial Activities and notes 3-4.

No separate Statement of Total Recognised Gains and Losses has been presented as all such gains and losses have been dealt with in the Statement of Financial Activities. Net incoming resources for the period arise from the charity's continuing operations.

**SMETHWICK PAKISTANI MUSLIMS ASSOCIATION LTD**

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**BALANCE SHEET**  
as at 31 March 2021

	NOTE	2021 £	2020 £
<b>FIXED ASSETS</b>	5	24,890	19,742
<b>CURRENT ASSETS</b>			
Cash in Hand & at Bank		90,828	25,203
Debtors	6a	10,969	10,969
		<u>126,687</u>	<u>55,914</u>
<b>CREDITORS</b>			
Amounts falling due within one year	6	70,912	4,065
		<u>55,775</u>	<u>51,849</u>
<b>NET ASSETS</b>		<u>55,775</u>	<u>51,849</u>
<b>INCOME FUNDS</b>			
Unrestricted funds - surplus		<u>55,775</u>	<u>51,849</u>
<b>NET ASSETS</b>		<u>55,775</u>	<u>51,849</u>

The Trustees are satisfied that the Company is entitled to exemption under Section 477 of the Companies Act 2006 and no members have requested an audit pursuant to Section 476 of the Act.

**BALANCE SHEET (continued)**  
**as at 31 March 2021**

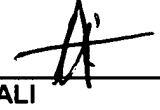
The Trustees acknowledge their responsibilities for: -

- (i) ensuring that the company keep proper accounting records which comply with Section 386 and 387 of the Companies Act 2006 and
- (ii) preparing accounts which give a true and fair view of the state of affairs of the Company as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The accounts have been prepared in accordance with the special provision of Part 15 of the Companies Act 2006 relating to small companies.

Approved by the Board of Trustees on 9th December 2021

  
A. AFZAL

  
A. ALI

## **ACCOUNTING POLICIES**

### **BASIS OF ACCOUNTING**

The financial statements have been prepared under the historical cost convention and are in accordance with the Companies Act 2006 and follow the recommendations in Accounting and Reporting for Charities Statement of Recommended Practice (SORP 2000) issued in October 2000.

The charity has taken advantage of the exemption in Financial Reporting Standard No 1 from the requirement to produce a cashflow statement.

### **INCOMING RESOURCES**

All incoming resources are included in the Statement of Financial Activities when the charitable company is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Donations are recognised in full in the year in which they are receivable.

Intangible income is treated as unrestricted funds and is included at the value to the charitable company where this can be quantified and a third party is bearing the cost.

### **RESOURCES EXPENDED**

Resources expended are recognised in the period in which they are incurred.

Grants payable are charged in the year when paid to the recipient. All grant offers are conditional. Any amounts not spent by the recipient and repaid to the charitable company are credited to the Statement of Financial Activities when repaid.

Management and administration comprises costs for the running of the charitable company as an organisation

### **VALUE ADDED TAX**

Value Added Tax is not recoverable by the charity, and as such all costs met directly by the charitable company are included gross of VAT in the Statement of Financial Activities.

### **ACCUMULATED FUNDS**

The various accumulated funds represent the following:

Restricted Funds:                    These are funds that 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.

Unrestricted Funds:                These are funds which can be used in accordance with the charitable objects at the discretion of the trustees.

All donations received by the charity to date in the financial statements have been prepared to show these donations as being unrestricted. Investment income has also been shown as unrestricted funds.

### **LEGAL STATUS OF THE CHARITY**

The charity is a company limited by guarantee and has no share capital. The company members are the trustees and their liability in the event of winding up is limited to £10.

**NOTES TO THE FINANCIAL STATEMENTS**

For the year ended 31 March 2021

	2021 £	2020 £
<b>1 DONATIONS</b>		
The details of donations received are as follows:		
<b>RESTRICTED FUNDS: -</b>		
The Henry Smith Charity	30,600	31,900
Harborne Parish	59	844
The Roger & Douglas Turner Charitable Trust	-	2,000
Wolverhampton Council	2,750	-
Sport England	-	33,134
B.B.C - CIN	3,302	8,314
<b>UNRESTRICTED FUNDS: -</b>		
Sandwell Consortium	13,130	12,866
S.M.B.C.	63,293	62,772
Centre Hire	1,962	6,659
	<u>115,096</u>	<u>158,489</u>
<b>1a OTHER INCOME:-</b>		
HMRC JRS Grant	43,212	-
Sandwell Council - Grant	33,036	-
	<u>76,248</u>	<u>-</u>
<b>2 MEMBERSHIP</b>		
Fees received	360	360
	<u>360</u>	<u>360</u>
<b>3 RESOURCES EXPENDED ON MANAGING AND ADMINISTERING THE CHARITY</b>		
Other administration costs	94,791	68,328
	<u>94,791</u>	<u>68,328</u>
<b>4 STAFF COSTS</b>		
The average monthly number of persons employed by the charity during the year was:		
Office and Management	5	5
	<u>5</u>	<u>5</u>
Staff costs for above person		
Wages and salaries	92,409	92,225
Social security & Pension costs	578	581
	<u>92,987</u>	<u>92,806</u>

There were no employees with emoluments above £50,000.

Trustees remuneration:

No remuneration was paid to the trustees in the period.

**NOTES TO THE FINANCIAL STATEMENTS**

For the year ended 31 March 2021

<b>5</b>	<b>FIXED ASSETS</b>	<b>2021</b>	<b>2020</b>
	<b>OFFICE EQUIPMENT</b>	<b>£</b>	<b>£</b>
	<b>COST</b>		
	At 31st March 2020	68,225	66,419
	Additions	6,939	1,806
	At 31st March 2021	75,164	68,225
	<b>DEPRECIATION</b>		
	At 31st March 2020	48,483	46,692
	Charge for year	1,791	1,791
	At 31st March 2021	50,274	48,483
	<b>Net Book Value</b>		
	At 31st March 2021 / 31st March 2020	24,890	19,742

**6 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

Accruals and deferred income		70,800	3,952
Other Taxation and Social Security		112	113
		70,912	4,065

**6a DEBTORS / JMA TRUST**

	10,969	10,969
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**7 FUNDS MOVEMENT**

	Balance at 01/04/20 £	Incoming Resources £	Expenditure £	Total Funds 2021 £
Total Funds	51,849	191,704	187,778	55,775

**8 ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Current Assets	101,797	-	101,797
Liabilities due within one year	(70,912)	-	(70,912)
	30,885	-	30,885

**9 RELATED PARTY TRANSACTIONS**

There were no related party transactions during the year