

THE BISMILLAH CHARITY

England & Wales · Charity number 1111539

Details

Status Registered

Legal form Charitable company

Company number [05551086](#)

Registered 2005-10-03

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

Contact

Address 25a Westbourne Road
Luton
LU4 8JD

Phone 01582410704

Activities

Objects: THE OBJECTS FOR WHICH THE COMPANY IS ESTABLISHED ARE:(A) THE RELIEF OF FINANCIAL HARDSHIP AND HUMAN SUFFERING, THE ADVANCEMENT OF EDUCATION AND THE IMPROVEMENT OF HEALTH;(B) THE PROVISION OF FACILITIES FOR RECREATION AND OTHER LEISURE-TIME OCCUPATION IN THE INTERESTS OF SOCIAL WELFARE OF THE PERSONS FOR WHOM THEY ARE PROVIDED, BEING FACILITIES WHICH WILL IMPROVE THEIR CONDITIONS OF LIFE AND OF WHICH THEY HAVE NEED BY REASON OF THEIR AGE, YOUTH OR SOCIAL AND ECONOMIC CIRCUMSTANCES; AND(C) THE ADVANCEMENT OF THE ISLAMIC FAITH AND THE PROMOTION OF RELIGIOUS HARMONY BETWEEN PERSONS OF DIFFERING RELIGIOUS FAITHS AND COMMUNITIES.

Activities: The charity was established to provide assistance to the victims of natural disasters in order to habilitate, provide shelter, medical help, education and moral support to victims.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities, Amateur Sport
- **Who:** Children/young People, Elderly/old People, Other Defined Groups, The General Public/mankind

Geography

- **Area of benefit:** WORLDWIDE
- Pakistan
- Central Bedfordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-09-30	£121,271	£94,691	-	-
2023-09-30	£141,156	£103,238	-	-
2022-09-30	£106,253	£92,330	-	-
2021-09-30	£99,576	£61,220	-	-
2020-09-30	£85,748	£79,465	-	-

Trustees

Name	Role	Appointed
ABDUL AZIZ QAZI		
MAHBOOB KHAN		
MOHAMMED RASHID		

THE BISMILLAH CHARITY

England & Wales - Charity number 1111539

Accounts

COMPANY REGISTRATION NUMBER: 05551086
CHARITY REGISTRATION NUMBER: 1111539

The Bismillah Charity
Company Limited by Guarantee
Unaudited Financial Statements
30 September 2024

The Bismillah Charity
Company Limited by Guarantee
Financial Statements
Year ended 30 September 2024

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The Bismillah Charity

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 30 September 2024

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 30 September 2024.

Reference and administrative details

Registered charity name	The Bismillah Charity
Charity registration number	1111539
Company registration number	05551086
Principal office	25A Westbourne Road Luton Bedfordshire LU4 8JD
Registered office	72 Cardigan Street Luton Bedfordshire LU1 1RR

The trustees

Mr Abdul Aziz Qazi
Mr Mehboob Khan
Mr Mohammed Rashid

Independent examiner	Durrani & Co 72 Cardigan Street Luton Bedfordshire LU1 1RR
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Structure, governance and management

The charity is managed by three trustees, one of whom serves as secretary. The trustees meet at regular interval to assess performance of the charity and plan for the future.

Objectives and activities

The charity was established to provide assistance to the victims of poverty and natural disasters in order to rehabilitate, provide shelter, medical help, education and moral support to victims.

The Bismillah Charity

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 30 September 2024

Achievements and performance

The Bismillah charity has been working according to the aims and objectives as laid down in the charity's trust deed.

The Bismillah Charity has been working to help with disaster relief in Palestine due the current war which began in October 2023. We were able to find partners who were working on the ground in Rafah and Gaza. The charity has aided with Hot meals during Ramadhan and following months, we have also provided clean water relief through distribution of clean water by using water tank trucks. We were also able to support by providing emergency food packs.

The charity has continued to provide vital support to those displaced in previous floods in Pakistan in rural Sindh, hundred plus families were provided food packages during the month of Ramadhan and Eid days. We also provided winter relief packages once again.

With regards to our ongoing regular projects, The Bismillah charity continues to run The Mehria Academy and Computer School. Around 130 children are currently enrolled in the school.

One of our main projects for several years, being the Thalassaemia Project, supporting children suffering from the life-threatening blood disorder has been providing financial support again this year to various hospitals as per previous years, hospitals are in various parts of Pakistan.

The Water Project is doing well. The Bismillah charity continues to install water pumps in various poverty-stricken areas in Pakistan, the province of Sindh in particular.

The charity once again arranged yearly Qurbanis (religious sacrifice of animal) for the poor, we are pleased to report that a very large number of families benefited directly from the Qurbani Project. The relief was provided mainly in parts of rural Sindh.

The sponsor a Hafiz project continues, and several children are being sponsored in various institutes to learn the holy Quran, sponsorships also include daily meals and lodgings for some of the students.

We have also established the Ghousia Mehria Quran School in Kauntrila village, Punjab in rented accommodation. There are currently over forty students learning the holy Quran in full time classes. Annual graduation of students completing the Quran continues to take place.

The Bismillah charity key partner for overseeing projects in Pakistan is the Qazi foundation which is registered in accordance with charities and societies act of Pakistan.

Our main partner for Palestine/ Gaza relief was Unity 4 Humanity charity based in the U.K.

Financial review

In the trustees opinion state of the charity is satisfactory and no major changes are expected in the foreseeable future.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The Bismillah Charity

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 30 September 2024

The trustees' annual report was approved on 21 February 2025 and signed on behalf of the board of trustees by:



Mr Mohammed Rashid
Trustee

The Bismillah Charity

Company Limited by Guarantee

Independent Examiner's Report to the Trustees of The Bismillah Charity

Year ended 30 September 2024

I report to the trustees on my examination of the financial statements of The Bismillah Charity ('the charity') for the year ended 30 September 2024.

Responsibilities and basis of report

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Durrani & Co
Independent Examiner

72 Cardigan Street
Luton
Bedfordshire
LU1 1RR

The Bismillah Charity

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 30 September 2024

		2024		2023
	Note	Unrestricted funds £	Total funds £	Total funds £
Income				
Donations	4	121,271	121,271	141,156
Total income		<u>121,271</u>	<u>121,271</u>	<u>141,156</u>
Expenditure				
Expenditure on charitable activities	5,6	94,691	94,691	103,238
Total expenditure		<u>94,691</u>	<u>94,691</u>	<u>103,238</u>
Net income and net movement in funds		<u>26,580</u>	<u>26,580</u>	<u>37,918</u>
Reconciliation of funds				
Total funds brought forward		216,111	216,111	178,193
Total funds carried forward		<u>242,691</u>	<u>242,691</u>	<u>216,111</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 7 to 12 form part of these financial statements.

The Bismillah Charity
Company Limited by Guarantee
Statement of Financial Position

30 September 2024

	Note	2024 £	2023 £
Fixed assets			
Tangible fixed assets	10	130	163
Current assets			
Cash at bank and in hand		244,056	216,703
Creditors: amounts falling due within one year	11	1,495	755
Net current assets		<u>242,561</u>	<u>215,948</u>
Total assets less current liabilities		<u>242,691</u>	<u>216,111</u>
Net assets		<u>242,691</u>	<u>216,111</u>
Funds of the charity			
Unrestricted funds		<u>242,691</u>	<u>216,111</u>
Total charity funds	12	<u>242,691</u>	<u>216,111</u>

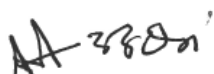
For the year ending 30 September 2024 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 28 February 2025, and are signed on behalf of the board by:



Mr Abdul Aziz Qazi
Trustee

The notes on pages 7 to 12 form part of these financial statements.

The Bismillah Charity

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 30 September 2024

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 72 Cardigan Street, Luton, Bedfordshire, LU1 1RR.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Disclosure exemptions

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102. Its financial statements are consolidated into the financial statements of (enter name of group financial statements) which can be obtained from (enter detail). As such, advantage has been taken of the following disclosure exemptions available under paragraph 1.12 of FRS 102:

- (a) No cash flow statement has been presented for the company.
- (b) Disclosures in respect of financial instruments have not been presented.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

The Bismillah Charity

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 30 September 2024

3. Accounting policies *(continued)*

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds.

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

The Bismillah Charity

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 30 September 2024

3. Accounting policies *(continued)*

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and fittings - 20% reducing balance

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

The Bismillah Charity

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 30 September 2024

3. Accounting policies *(continued)*

Impairment of fixed assets *(continued)*

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

4. Donations

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Donations				
Donations	121,271	121,271	129,745	129,745
Gifts				
Gift aid	–	–	11,411	11,411
	<u>121,271</u>	<u>121,271</u>	<u>141,156</u>	<u>141,156</u>

5. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Activity type 1	85,924	85,924	98,005	98,005
Support costs	8,767	8,767	5,233	5,233
	<u>94,691</u>	<u>94,691</u>	<u>103,238</u>	<u>103,238</u>

6. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	Total funds 2024 £	Total fund 2023 £
Activity type 1	85,924	–	85,924	98,005
Governance costs	–	8,767	8,767	5,233
	<u>85,924</u>	<u>8,767</u>	<u>94,691</u>	<u>103,238</u>

The Bismillah Charity

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 30 September 2024

7. Net income

Net income is stated after charging/(crediting):

	2024	2023
	£	£
Depreciation of tangible fixed assets	33	41

8. Independent examination fees

	2024	2023
	£	£
Fees payable to the independent examiner for: Independent examination of the financial statements	700	700

9. Trustee remuneration and expenses

no remuneration or other benefits from employment with the charity or a related entity were received by the trustees; or

no trustee expenses have been incurred; or

10. Tangible fixed assets

	Fixtures and fittings
	£
Cost	
At 1 October 2023 and 30 September 2024	2,074
Depreciation	
At 1 October 2023	1,911
Charge for the year	33
At 30 September 2024	1,944
Carrying amount	
At 30 September 2024	130
At 30 September 2023	163

11. Creditors: amounts falling due within one year

	2024	2023
	£	£
Accruals and deferred income	1,495	755

The Bismillah Charity

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 30 September 2024

12. Analysis of charitable funds

Unrestricted funds

	At 1 October 2023	Income	Expenditure	At 30 September 2024
	£	£	£	£
General funds	216,111	121,271	(94,691)	242,691

	At 1 October 2022	Income	Expenditure	At 30 September 2023
	£	£	£	£
General funds	178,193	141,156	(103,238)	216,111

13. Analysis of net assets between funds

	Unrestricted Funds	Total Funds 2024
	£	£
Tangible fixed assets	130	130
Current assets	244,056	244,056
Creditors less than 1 year	(1,495)	(1,495)
Net assets	242,691	242,691

	Unrestricted Funds	Total Funds 2023
	£	£
Tangible fixed assets	163	163
Current assets	216,703	216,703
Creditors less than 1 year	(755)	(755)
Net assets	216,111	216,111

14. Related parties

There were no related party transactions during the period. The Bismillah Charity Ltd utilised the services of the Qazi Foundation in Pakistan to carry out charitable activities. Mr Abdul Aziz Qazi, who serves as a Trustee of The Bismillah Charity Ltd, is also a Trustee of the Qazi Foundation.

Additionally, during the year, the charity engaged Ghousia Funeral Service for professional services in arranging and conducting the burial of an indigent Traveler in the UK. These services were provided to support an individual with no financial means.

The Bismillah Charity
Company Limited by Guarantee
Management Information
Year ended 30 September 2024

The following pages do not form part of the financial statements.

The Bismillah Charity

Company Limited by Guarantee

Detailed Statement of Financial Activities

Year ended 30 September 2024

	2024	2023
	£	£
Income		
Donations		
Donations	121,271	129,745
Gift aid	—	11,411
	<u>121,271</u>	<u>141,156</u>
Total income	<u>121,271</u>	<u>141,156</u>
Expenditure		
Expenditure on charitable activities		
Motor vehicle expenses	—	56
Website and IT	4,281	—
Legal and professional fees	795	755
Other office costs	2,854	3,054
Depreciation	33	41
Other finance costs	804	1,327
Direct charitable activity 1 - UK	5,745	4,425
Direct charitable activity 1 - Foreign	71,329	81,220
Direct charitable activity 1 - Fundraising and events	8,850	12,360
	<u>94,691</u>	<u>103,238</u>
Total expenditure	<u>94,691</u>	<u>103,238</u>
Net income	<u>26,580</u>	<u>37,918</u>

The Bismillah Charity

Company Limited by Guarantee

Notes to the Detailed Statement of Financial Activities

Year ended 30 September 2024

	2024 £	2023 £
Expenditure on charitable activities		
Activity type 1		
<i>Activities undertaken directly</i>		
Direct charitable activity 1 - UK	5,745	4,425
Direct charitable activity 1 - Foreign	71,329	81,220
Direct charitable activity 1 - Fundraising and events	8,850	12,360
	<u>85,924</u>	<u>98,005</u>
Governance costs		
Governance costs - motor vehicle expenses	–	56
Governance costs - accountancy fees	700	700
Governance costs - bookkeeping and secretarial	95	55
Governance costs - printing, postage and advertising	2,854	3,054
Governance costs - depreciation	33	41
Governance costs - other finance costs	804	1,327
Governance costs - website and IT	4,281	–
	<u>8,767</u>	<u>5,233</u>
	<u>94,691</u>	<u>103,238</u>
Expenditure on charitable activities	<u>94,691</u>	<u>103,238</u>

THE BISMILLAH CHARITY

England & Wales - Charity number 1111539

Accounts

COMPANY REGISTRATION NUMBER: 05551086
CHARITY REGISTRATION NUMBER: 1111539

The Bismillah Charity
Company Limited by Guarantee
Unaudited Financial Statements
30 September 2023

The Bismillah Charity

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 30 September 2023

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 30 September 2023.

Reference and administrative details

Registered charity name	The Bismillah Charity
Charity registration number	1111539
Company registration number	05551086
Principal office	25A Westbourne Road Luton Bedfordshire LU4 8JD
Registered office	72 Cardigan Street Luton Bedfordshire LU1 1RR

The trustees

Mr Abdul Aziz Qazi
Mr Mehboob Khan
Mr Mohammed Rashid

Independent examiner	Durrani & Co 72 Cardigan Street Luton Bedfordshire LU1 1RR
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Structure, governance and management

The charity is managed by three trustees, one of whom serves as secretary. The trustees meet at regular interval to assess performance of the charity and plan for the future.

Objectives and activities

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The Bismillah Charity

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 30 September 2023

Achievements and performance

The Bismillah charity has been working according to the aims and objectives as laid down in the charity's trust deed.

The Bismillah Charity has continued to provide vital support to those displaced in previous floods in Pakistan in rural Sindh, hundred plus families were provided food packages during the month of Ramadhan and Eid days. We also provided winter relief packages.

With regards to our ongoing regular projects, The Bismillah charity continues to run The Mehria Academy and Computer School. Around 130 children are currently enrolled in the school.

One of our main projects for several years, being the Thalassaemia Project, supporting children suffering from the life threatening blood disorder has been providing financial support again this year to various hospitals as per previous years, hospitals are in various parts of Pakistan.

The Water Project is doing well. The Bismillah charity continues to install water pumps in various poverty-stricken areas in Pakistan, the province of Sindh in particular.

The charity once again arranged yearly Qurbanis (religious sacrifice of animal) for the poor, we are pleased to report that a very large number of families benefited directly from the Qurbani Project.

The sponsor a Hafiz project continues, and several children are being sponsored in various institutes to learn the holy Quran, sponsorships also include daily meals and lodgings for some of the students.

We have also established the Ghousia Mehria Quran School in Kauntrila village, Punjab in rented accommodation. There are currently over forty students learning the holy Quran in full time classes. Annual graduation of students completing the Quran continues to take place.

The Bismillah charity key partner for overseeing projects in Pakistan is the Qazi foundation which is registered in accordance with charities and societies act of Pakistan.

Financial review

In the trustees opinion state of the charity is satisfactory and no major changes are expected in the foreseeable future.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The Bismillah Charity

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 30 September 2023

The trustees' annual report was approved on 14 December 2023 and signed on behalf of the board of trustees by:



Mr Mohammed Rashid
Trustee

The Bismillah Charity

Company Limited by Guarantee

Independent Examiner's Report to the Trustees of The Bismillah Charity

Year ended 30 September 2023

I report to the trustees on my examination of the financial statements of The Bismillah Charity ('the charity') for the year ended 30 September 2023.

Responsibilities and basis of report

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Durrani & Co
Independent Examiner

72 Cardigan Street
Luton
Bedfordshire
LU1 1RR

The Bismillah Charity

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 30 September 2023

		2023		2022
	Note	Unrestricted funds £	Total funds £	Total funds £
Income and endowments				
Donations and legacies	4	141,156	141,156	106,253
Total income		<u>141,156</u>	<u>141,156</u>	<u>106,253</u>
Expenditure				
Expenditure on charitable activities	5,6	103,238	103,238	92,330
Total expenditure		<u>103,238</u>	<u>103,238</u>	<u>92,330</u>
Net income and net movement in funds		<u>37,918</u>	<u>37,918</u>	<u>13,923</u>
Reconciliation of funds				
Total funds brought forward		178,193	178,193	164,270
Total funds carried forward		<u>216,111</u>	<u>216,111</u>	<u>178,193</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 7 to 12 form part of these financial statements.

The Bismillah Charity
Company Limited by Guarantee
Statement of Financial Position

30 September 2023

	Note	2023 £	2022 £
Fixed assets			
Tangible fixed assets	10	163	204
Current assets			
Cash at bank and in hand		216,703	178,644
Creditors: amounts falling due within one year	11	<u>755</u>	<u>655</u>
Net current assets		<u>215,948</u>	<u>177,989</u>
Total assets less current liabilities		<u>216,111</u>	<u>178,193</u>
Net assets		<u>216,111</u>	<u>178,193</u>
Funds of the charity			
Unrestricted funds		<u>216,111</u>	<u>178,193</u>
Total charity funds	12	<u>216,111</u>	<u>178,193</u>

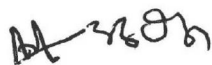
For the year ending 30 September 2023 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 23 May 2024, and are signed on behalf of the board by:



Mr Abdul Aziz Qazi
Trustee

The notes on pages 7 to 12 form part of these financial statements.

The Bismillah Charity

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 30 September 2023

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 72 Cardigan Street, Luton, Bedfordshire, LU1 1RR.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Disclosure exemptions

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102. Its financial statements are consolidated into the financial statements of (enter name of group financial statements) which can be obtained from (enter detail). As such, advantage has been taken of the following disclosure exemptions available under paragraph 1.12 of FRS 102:

- (a) No cash flow statement has been presented for the company.
- (b) Disclosures in respect of financial instruments have not been presented.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

The Bismillah Charity

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 30 September 2023

3. Accounting policies *(continued)*

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

The Bismillah Charity

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 30 September 2023

3. Accounting policies *(continued)*

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and fittings - 20% reducing balance

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

The Bismillah Charity

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 30 September 2023

3. Accounting policies *(continued)*

Impairment of fixed assets *(continued)*

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

4. Donations and legacies

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
Donations				
Donations	129,745	129,745	96,485	96,485
Grants				
Grants receivable type 1	11,411	11,411	9,768	9,768
	<u>141,156</u>	<u>141,156</u>	<u>106,253</u>	<u>106,253</u>

5. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
Activity type 1	98,005	98,005	86,430	86,430
Support costs	5,233	5,233	5,900	5,900
	<u>103,238</u>	<u>103,238</u>	<u>92,330</u>	<u>92,330</u>

6. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	Total funds 2023 £	Total fund 2022 £
Activity type 1	98,005	—	98,005	86,430
Governance costs	—	5,233	5,233	5,900
	<u>98,005</u>	<u>5,233</u>	<u>103,238</u>	<u>92,330</u>

The Bismillah Charity

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 30 September 2023

7. Net income

Net income is stated after charging/(crediting):

	2023 £	2022 £
Depreciation of tangible fixed assets	<u>41</u>	<u>51</u>

8. Independent examination fees

	2023 £	2022 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>700</u>	<u>600</u>

9. Trustee remuneration and expenses

no remuneration or other benefits from employment with the charity or a related entity were received by the trustees; or

no trustee expenses have been incurred; or

10. Tangible fixed assets

	Fixtures and fittings £
Cost	
At 1 October 2022 and 30 September 2023	<u>2,074</u>
Depreciation	
At 1 October 2022	1,870
Charge for the year	41
At 30 September 2023	<u>1,911</u>
Carrying amount	
At 30 September 2023	<u>163</u>
At 30 September 2022	<u>204</u>

11. Creditors: amounts falling due within one year

	2023 £	2022 £
Accruals and deferred income	<u>755</u>	<u>655</u>

The Bismillah Charity

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 30 September 2023

12. Analysis of charitable funds

Unrestricted funds

	At 1 October 2022	Income	Expenditure	At 30 September 2023
	£	£	£	£
General funds	<u>178,193</u>	<u>141,156</u>	<u>(103,238)</u>	<u>216,111</u>

	At 1 October 2021	Income	Expenditure	At 30 September 2022
	£	£	£	£
General funds	<u>164,270</u>	<u>106,253</u>	<u>(92,330)</u>	<u>178,193</u>

13. Analysis of net assets between funds

	Unrestricted Funds	Total Funds 2023
	£	£
Tangible fixed assets	163	163
Current assets	216,703	216,703
Creditors less than 1 year	<u>(755)</u>	<u>(755)</u>
Net assets	<u>216,111</u>	<u>216,111</u>

	Unrestricted Funds	Total Funds 2022
	£	£
Tangible fixed assets	204	204
Current assets	178,644	178,644
Creditors less than 1 year	<u>(655)</u>	<u>(655)</u>
Net assets	<u>178,193</u>	<u>178,193</u>

14. Related parties

The Bismillah Charity Ltd utilised the services of the Qazi Foundation in Pakistan to carry out charitable activities. Mr Abdul Aziz Qazi, who serves as a Trustee of The Bismillah Charity Ltd, is also a Trustee of the Qazi Foundation.

Additionally, during the year, the charity engaged Ghousia Funeral Service for professional services in arranging and conducting the burial of an indigent traveller in the UK. These services were provided to support an individual with no financial means.

The Bismillah Charity
Company Limited by Guarantee
Management Information
Year ended 30 September 2023

The following pages do not form part of the financial statements.

The Bismillah Charity

Company Limited by Guarantee

Detailed Statement of Financial Activities

Year ended 30 September 2023

	2023 £	2022 £
Income and endowments		
Donations and legacies		
Donations	129,745	96,485
Grants receivable type 1	<u>11,411</u>	<u>9,768</u>
	<u>141,156</u>	<u>106,253</u>
Total income	<u>141,156</u>	<u>106,253</u>
Expenditure		
Expenditure on charitable activities		
Repairs and maintenance	—	694
Motor vehicle expenses	56	769
Legal and professional fees	755	655
Printing, postage and advertising	3,054	2,735
Depreciation	41	51
Other finance costs	1,327	996
Direct charitable activity 1 - UK	4,425	—
Direct charitable activity 1 - Foreign	81,220	80,120
Direct charitable activity 1 - Fundraising and events	<u>12,360</u>	<u>6,310</u>
	<u>103,238</u>	<u>92,330</u>
Total expenditure	<u>103,238</u>	<u>92,330</u>
Net income	<u>37,918</u>	<u>13,923</u>

The Bismillah Charity

Company Limited by Guarantee

Notes to the Detailed Statement of Financial Activities

Year ended 30 September 2023

	2023 £	2022 £
Expenditure on charitable activities		
Activity type 1		
<i>Activities undertaken directly</i>		
Direct charitable activity 1 - UK	4,425	–
Direct charitable activity 1 - Foreign	81,220	80,120
Direct charitable activity 1 - Fundraising and events	<u>12,360</u>	<u>6,310</u>
	<u>98,005</u>	<u>86,430</u>
Governance costs		
Governance costs - repairs & maintenance	–	694
Governance costs - motor vehicle expenses	56	769
Governance costs - accountancy fees	700	655
Governance costs - bookkeeping and secretarial	55	–
Governance costs - printing, postage and advertising	3,054	2,735
Governance costs - depreciation	41	51
Governance costs - other finance costs	<u>1,327</u>	<u>996</u>
	<u>5,233</u>	<u>5,900</u>
Expenditure on charitable activities	<u><u>103,238</u></u>	<u><u>92,330</u></u>

THE BISMILLAH CHARITY

England & Wales - Charity number 1111539

Accounts

COMPANY REGISTRATION NUMBER: 05551086
CHARITY REGISTRATION NUMBER: 1111539

The Bismillah Charity
Company Limited by Guarantee
Unaudited Financial Statements
30 September 2022

The Bismillah Charity

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 30 September 2022

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 30 September 2022.

Reference and administrative details

Registered charity name	The Bismillah Charity
Charity registration number	1111539
Company registration number	05551086
Principal office	25A Westbourne Road Luton Bedfordshire LU4 8JD
Registered office	72 Cardigan Street Luton Bedfordshire LU1 1RR

The trustees

Mr Abdul Aziz Qazi
Mr Mehboob Khan
Mr Mohammed Rashid

Independent examiner	Durrani & Co 72 Cardigan Street Luton Bedfordshire LU1 1RR
-----------------------------	--

Structure, governance and management

The charity is managed by three trustees, one of whom serves as secretary. The trustees meet at regular interval to assess performance of the charity and plan for the future.

Objectives and activities

The charity was established to provide assistance to the victims of poverty and natural disasters in order to rehabilitate, provide shelter, medical help, education and moral support to victims.

The Bismillah Charity

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 30 September 2022

Achievements and performance

The Bismillah charity has been working according to the aims and objectives as laid down in the charity's trust deed.

This year witnessed the devastation caused by climate change in the form of floods in Pakistan. Sadly, hundreds of thousands were displaced and hundreds of lives lost. The Bismillah Charity along with our partners abroad were able to provide emergency relief to hundreds of families that had been heavily impacted and lost everything in the south of Pakistan in Sindh province.

With regards to our ongoing regular work, The Bismillah charity continues to run The Mehria Academy and Computer School. Around 100 children are currently enrolled in the school.

The Water Project is doing well. The Bismillah charity continues to install water pumps in various poverty-stricken areas in Pakistan, the province of Sindh in particular.

The charity once again arranged yearly Qurbanis (religious sacrifice of animal) for the poor, we are pleased to report that a very large number of families benefited directly from the Qurbani Project.

The sponsor a Hafiz project continues, and several children are being sponsored in various institutes to learn the holy Quran, sponsorships also include daily meals and lodgings for some of the students.

We have also established the Ghousia Mehria Quran School in Kauntrila village, Punjab in rented accommodation. There are currently over forty students learning the holy Quran in full time classes. Annual graduation of students completing the Quran continues to take place.

Ramadhan food gift packs and Eid gift packs, along with Ration packs were given once again this year as part of the annual relief work for the poor, many poor people in these regions rely on daily wage however they have been unable to work due to rising costs of fuel and food.

Financial aid for sponsorship of Thalassaemia patients was provide to various hospitals as per previous years, hospitals are in various parts of Pakistan.

The Bismillah charity is registered as a division of Qazi foundation in Pakistan in accordance with charities and societies act of Pakistan.

Financial review

In the trustees opinion state of the charity is satisfactory and no major changes are expected in the foreseeable future.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The Bismillah Charity

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 30 September 2022

The trustees' annual report was approved on 3 February 2023 and signed on behalf of the board of trustees by:

X  X

Mr Mohammed Rashid
Trustee

The Bismillah Charity

Company Limited by Guarantee

Independent Examiner's Report to the Trustees of The Bismillah Charity

Year ended 30 September 2022

I report to the trustees on my examination of the financial statements of The Bismillah Charity ('the charity') for the year ended 30 September 2022.

Responsibilities and basis of report

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Durrani & Co
Independent Examiner

72 Cardigan Street
Luton
Bedfordshire
LU1 1RR

The Bismillah Charity

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 30 September 2022

		2022		2021
	Note	Unrestricted funds £	Total funds £	Total funds £
Income and endowments				
Donations and legacies	4	106,253	106,253	99,576
Total income		<u>106,253</u>	<u>106,253</u>	<u>99,576</u>
Expenditure				
Expenditure on charitable activities	5,6	92,330	92,330	61,220
Total expenditure		<u>92,330</u>	<u>92,330</u>	<u>61,220</u>
Net income and net movement in funds		<u>13,923</u>	<u>13,923</u>	<u>38,356</u>
Reconciliation of funds				
Total funds brought forward		164,270	164,270	125,914
Total funds carried forward		<u>178,193</u>	<u>178,193</u>	<u>164,270</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 7 to 12 form part of these financial statements.

The Bismillah Charity
Company Limited by Guarantee
Statement of Financial Position
30 September 2022

	Note	2022 £	2021 £
Fixed assets			
Tangible fixed assets	10	204	255
Current assets			
Debtors	11	–	1,200
Cash at bank and in hand		178,644	163,470
		<u>178,644</u>	<u>164,670</u>
Creditors: amounts falling due within one year	12	655	655
Net current assets		<u>177,989</u>	<u>164,015</u>
Total assets less current liabilities		<u>178,193</u>	<u>164,270</u>
Net assets		<u>178,193</u>	<u>164,270</u>
Funds of the charity			
Unrestricted funds		<u>178,193</u>	<u>164,270</u>
Total charity funds	13	<u>178,193</u>	<u>164,270</u>

For the year ending 30 September 2022 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.


Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 3 February 2023, and are signed on behalf of the board by:

α



Mr Abdul Aziz Qazi
Trustee

α

The notes on pages 7 to 12 form part of these financial statements.

The Bismillah Charity

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 30 September 2022

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 72 Cardigan Street, Luton, Bedfordshire, LU1 1RR.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Disclosure exemptions

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102. Its financial statements are consolidated into the financial statements of (enter name of group financial statements) which can be obtained from (enter detail). As such, advantage has been taken of the following disclosure exemptions available under paragraph 1.12 of FRS 102:

- (a) No cash flow statement has been presented for the company.
- (b) Disclosures in respect of financial instruments have not been presented.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

The Bismillah Charity

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 30 September 2022

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

The Bismillah Charity

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 30 September 2022

3. Accounting policies *(continued)*

Tangible assets *(continued)*

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and fittings - 20% reducing balance

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

4. Donations and legacies

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Donations				
Donations	96,485	96,485	87,995	87,995
Grants				
Grants receivable type 1	9,768	9,768	11,581	11,581
	<u>106,253</u>	<u>106,253</u>	<u>99,576</u>	<u>99,576</u>

The Bismillah Charity

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 30 September 2022

5: Expenditure on charitable activities by fund type

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Activity type 1	86,430	86,430	57,625	57,625
Support costs	5,900	5,900	3,595	3,595
	<u>92,330</u>	<u>92,330</u>	<u>61,220</u>	<u>61,220</u>

6. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	Total funds 2022 £	Total fund 2021 £
Activity type 1	86,430	–	86,430	57,625
Governance costs	–	5,900	5,900	3,595
	<u>86,430</u>	<u>5,900</u>	<u>92,330</u>	<u>61,220</u>

7. Net income

Net income is stated after charging/(crediting):

	2022 £	2021 £
Depreciation of tangible fixed assets	<u>51</u>	<u>63</u>

8. Independent examination fees

	2022 £	2021 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>600</u>	<u>600</u>

9. Trustee remuneration and expenses

no remuneration or other benefits from employment with the charity or a related entity were received by the trustees; or

no trustee expenses have been incurred; or

The Bismillah Charity

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 30 September 2022

10. Tangible fixed assets

	Fixtures and fittings £
Cost	
At 1 October 2021 and 30 September 2022	2,074
Depreciation	
At 1 October 2021	1,819
Charge for the year	51
At 30 September 2022	<u>1,870</u>
Carrying amount	
At 30 September 2022	<u>204</u>
At 30 September 2021	<u>255</u>

11. Debtors

	2022 £	2021 £
Other debtors	—	<u>1,200</u>

12. Creditors: amounts falling due within one year

	2022 £	2021 £
Accruals and deferred income	<u>655</u>	<u>655</u>

13. Analysis of charitable funds

Unrestricted funds

	At 1 October 2021 £	Income £	Expenditure £	At 30 September 2022 £
General funds	<u>164,270</u>	<u>106,253</u>	<u>(92,330)</u>	<u>178,193</u>

	At 1 October 2020 £	Income £	Expenditure £	At 30 September 2021 £
General funds	<u>125,914</u>	<u>99,576</u>	<u>(61,220)</u>	<u>164,270</u>

The Bismillah Charity

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 30 September 2022

14. Analysis of net assets between funds

	Unrestricted Funds £	Total Funds 2022 £
Tangible fixed assets	204	204
Current assets	178,644	178,644
Creditors less than 1 year	(655)	(655)
Net assets	<u>178,193</u>	<u>178,193</u>

	Unrestricted Funds £	Total Funds 2021 £
Tangible fixed assets	255	255
Current assets	164,670	164,670
Creditors less than 1 year	(655)	(655)
Net assets	<u>164,270</u>	<u>164,270</u>

15. Related parties

There were no related party transactions during the period.

The Bismillah Charity
Company Limited by Guarantee
Management Information
Year ended 30 September 2022

The following pages do not form part of the financial statements.

The Bismillah Charity
Company Limited by Guarantee
Detailed Statement of Financial Activities
Year ended 30 September 2022

	2022	2021
	£	£
Income and endowments		
Donations and legacies		
Donations	96,485	87,995
Grants receivable type 1	9,768	11,581
	<u>106,253</u>	<u>99,576</u>
Total income	<u>106,253</u>	<u>99,576</u>
Expenditure		
Expenditure on charitable activities		
Repairs and maintenance	694	–
Motor vehicle expenses	769	121
Legal and professional fees	655	655
Other office costs	2,735	1,511
Depreciation	51	64
Other interest payable and similar charges	996	1,244
Direct charitable activity 1 - UK	–	3,300
Direct charitable activity 1 – Foreign	80,120	50,325
Direct charitable activity 1 – Fundraising and events	6,310	4,000
	<u>92,330</u>	<u>61,220</u>
Total expenditure	<u>92,330</u>	<u>61,220</u>
Net income	<u>13,923</u>	<u>38,356</u>

The Bismillah Charity

Company Limited by Guarantee

Notes to the Detailed Statement of Financial Activities

Year ended 30 September 2022

	2022 £	2021 £
Expenditure on charitable activities		
Activity type 1		
Activities undertaken directly		
Direct charitable activity 1 - UK	–	3,300
Direct charitable activity 1 - Foreign	80,120	50,325
Direct charitable activity 1 - Fundraising and events	6,310	4,000
	<u>86,430</u>	<u>57,625</u>
Governance costs		
Governance costs - repairs & maintenance	694	–
Governance costs - motor vehicle expenses	769	121
Governance costs - accountancy fees	655	600
Governance costs - bookkeeping and secretarial	–	55
Governance costs - printing, postage and advertising	2,735	1,511
Governance costs - depreciation	51	64
Governance costs - other finance costs	996	1,244
	<u>5,900</u>	<u>3,595</u>
	<u>92,330</u>	<u>61,220</u>
Expenditure on charitable activities	<u>92,330</u>	<u>61,220</u>

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THE BISMILLAH CHARITY

England & Wales - Charity number 1111539

Accounts

COMPANY REGISTRATION NUMBER: 05551086
CHARITY REGISTRATION NUMBER: 1111539

The Bismillah Charity
Company Limited by Guarantee
Unaudited Financial Statements
30 September 2021

The Bismillah Charity

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 30 September 2021

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 30 September 2021.

Reference and administrative details

Registered charity name	The Bismillah Charity
Charity registration number	1111539
Company registration number	05551086
Principal office	25B Westbourne Road Luton Bedfordshire LU4 8JD
Registered office	72 Cardigan Street Luton Bedfordshire LU1 1RR

The trustees

Mr Abdul Aziz Qazi
Mr Mahboob Khan
Mr Mohammed Rashid

Independent examiner	Durrani & Co 72 Cardigan Street Luton Bedfordshire LU1 1RR
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Structure, governance and management

The charity is managed by three trustees, one of whom serves as secretary. The trustees meet at regular interval to assess performance of the charity and plan for the future.

Objectives and activities

The charity was established to provide assistance to the victims of poverty and natural disasters in order to rehabilitate, provide shelter, medical help, education and moral support to victims.

The Bismillah Charity

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 30 September 2021

Achievements and performance

The Bismillah charity has been working according to the aims and objectives as laid down in the charity's trust deed.

This has once again been a very unique year due to the ongoing Covid-19 pandemic, the pandemic has affected the entire world and caused major upset in the United Kingdom. It heavily impacted donations along with activities since early 2020. However, the charity has again this year continued to run all its ongoing projects regardless of this setback.

The Bismillah charity continues to run The Mehria Academy and Computer School, the school continues to teach in this difficult period. The Female vocational school in Shinkiari village in the KPK province continues to run at a smaller scale due to Covid. As per tradition, the females who graduate from their studies are given sewing machines as gifts to help them start their careers.

The water pump project is doing well. The Bismillah charity continues to install water pumps in various poverty-stricken areas in Pakistan, the province of Sindh in particular.

The charity once again arranged yearly Qurbanis for the poor, we are pleased to report that a very large number of families benefited directly from the Qurbani Project.

The sponsor a Hafiz project continues and several children are being sponsored in various institutes to learn the holy Quran, sponsorships also include daily meals and lodgings for some of the students.

We have also established the Ghousia Mehria Quran School in Kauntrila village, Punjab in rented accommodation. There are currently over forty students learning the holy Quran in full-time classes. Annual graduation of students completing the Quran continues to take place.

Ramadhan food gift packs and Eid gift packs, along with Ration packs were given once again this year as part of Covid-19 relief project, as many poor daily workers were out of work due to Covid-19 Lockdown in Pakistan.

Financial aid for sponsorship of Thalassaemia patients was provided to various hospitals as per previous years, this amounted to over £10,000 in aid.

The Bismillah charity is registered as a division of Qazi foundation in Pakistan in accordance with charities and societies act of Pakistan.

Financial review

In the trustees' opinion, the state of the charity is satisfactory and no major changes are expected in the foreseeable future.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The Bismillah Charity

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 30 September 2021

The trustees' annual report was approved on 14 December 2021 and signed on behalf of the board of trustees by:

X *Mohammed Rashid*

X

Mr Mohammed Rashid
Trustee

The Bismillah Charity

Company Limited by Guarantee

Independent Examiner's Report to the Trustees of The Bismillah Charity

Year ended 30 September 2021

I report to the trustees on my examination of the financial statements of The Bismillah Charity ('the charity') for the year ended 30 September 2021.

Responsibilities and basis of report

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Durrani & Co
Independent Examiner

72 Cardigan Street
Luton
Bedfordshire
LU1 1RR

The Bismillah Charity

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 30 September 2021

		2021		2020
	Note	Unrestricted funds £	Total funds £	Total funds £
Income and endowments				
Donations and legacies	4	99,576	99,576	85,748
Total income		<u>99,576</u>	<u>99,576</u>	<u>85,748</u>
Expenditure				
Expenditure on charitable activities	5,6	61,220	61,220	79,465
Total expenditure		<u>61,220</u>	<u>61,220</u>	<u>79,465</u>
Net income and net movement in funds		<u>38,356</u>	<u>38,356</u>	<u>6,283</u>
Reconciliation of funds				
Total funds brought forward		125,914	125,914	119,631
Total funds carried forward		<u>164,270</u>	<u>164,270</u>	<u>125,914</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 7 to 12 form part of these financial statements.

The Bismillah Charity
Company Limited by Guarantee
Statement of Financial Position
30 September 2021

	Note	2021 £	2020 £
Fixed assets			
Tangible fixed assets	10	255	318
Current assets			
Debtors	11	1,200	1,200
Cash at bank and in hand		163,470	125,215
		<u>164,670</u>	<u>126,415</u>
Creditors: amounts falling due within one year	12	655	819
Net current assets		<u>164,015</u>	<u>125,596</u>
Total assets less current liabilities		<u>164,270</u>	<u>125,914</u>
Net assets		<u>164,270</u>	<u>125,914</u>
Funds of the charity			
Unrestricted funds		164,270	125,914
Total charity funds	13	<u>164,270</u>	<u>125,914</u>

For the year ending 30 September 2021 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 14 December 2021, and are signed on behalf of the board by:

X *Abdul Aziz Qazi* X

Mr Abdul Aziz Qazi
Trustee

The notes on pages 7 to 12 form part of these financial statements.

The Bismillah Charity

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 30 September 2021

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 72 Cardigan Street, Luton, Bedfordshire, LU1 1RR.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Disclosure exemptions

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102. Its financial statements are consolidated into the financial statements of (enter name of group financial statements) which can be obtained from (enter detail). As such, advantage has been taken of the following disclosure exemptions available under paragraph 1.12 of FRS 102:

- (a) No cash flow statement has been presented for the company.
- (b) Disclosures in respect of financial instruments have not been presented.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

The Bismillah Charity

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 30 September 2021

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

The Bismillah Charity

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 30 September 2021

3. Accounting policies *(continued)*

Tangible assets *(continued)*

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and fittings - 20% reducing balance

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

4. Donations and legacies

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Donations				
Donations	87,995	87,995	85,748	85,748
Grants				
Grants receivable type 1	11,581	11,581	—	—
	<u>99,576</u>	<u>99,576</u>	<u>85,748</u>	<u>85,748</u>

The Bismillah Charity

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 30 September 2021

5. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Activity type 1	57,625	57,625	72,315	72,315
Support costs	<u>3,595</u>	<u>3,595</u>	<u>7,150</u>	<u>7,150</u>
	<u>61,220</u>	<u>61,220</u>	<u>79,465</u>	<u>79,465</u>

6. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	Total funds 2021 £	Total fund 2020 £
Activity type 1	57,625	–	57,625	72,315
Governance costs	<u>–</u>	<u>3,595</u>	<u>3,595</u>	<u>7,150</u>
	<u>57,625</u>	<u>3,595</u>	<u>61,220</u>	<u>79,465</u>

7. Net income

Net income is stated after charging/(crediting):

	2021 £	2020 £
Depreciation of tangible fixed assets	<u>63</u>	<u>80</u>

8. Independent examination fees

	2021 £	2020 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>600</u>	<u>600</u>

9. Trustee remuneration and expenses

no remuneration or other benefits from employment with the charity or a related entity were received by the trustees; or

no trustee expenses have been incurred; or

The Bismillah Charity

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 30 September 2021

10. Tangible fixed assets

	Fixtures and fittings £
Cost	
At 1 October 2020 and 30 September 2021	2,074
Depreciation	
At 1 October 2020	1,756
Charge for the year	63
At 30 September 2021	<u>1,819</u>
Carrying amount	
At 30 September 2021	<u>255</u>
At 30 September 2020	<u>318</u>

11. Debtors

	2021 £	2020 £
Other debtors	<u>1,200</u>	<u>1,200</u>

12. Creditors: amounts falling due within one year

	2021 £	2020 £
Accruals and deferred income	<u>655</u>	<u>819</u>

13. Analysis of charitable funds

Unrestricted funds

	At 1 October 2020 £	Income £	Expenditure £	At 30 September 2021 £
General funds	<u>125,914</u>	<u>99,576</u>	<u>(61,220)</u>	<u>164,270</u>

	At 1 October 2019 £	Income £	Expenditure £	At 30 September 2020 £
General funds	<u>119,631</u>	<u>85,748</u>	<u>(79,465)</u>	<u>125,914</u>

The Bismillah Charity

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 30 September 2021

14. Analysis of net assets between funds

	Unrestricted Funds £	Total Funds 2021 £
Tangible fixed assets	255	255
Current assets	164,670	164,670
Creditors less than 1 year	(655)	(655)
Net assets	<u>164,270</u>	<u>164,270</u>

	Unrestricted Funds £	Total Funds 2020 £
Tangible fixed assets	318	318
Current assets	126,415	126,415
Creditors less than 1 year	(820)	(820)
Net assets	<u>125,914</u>	<u>125,914</u>

15. Related parties

There were no related party transactions during the period.

The Bismillah Charity
Company Limited by Guarantee
Management Information
Year ended 30 September 2021

The following pages do not form part of the financial statements.

The Bismillah Charity

Company Limited by Guarantee

Detailed Statement of Financial Activities

Year ended 30 September 2021

	2021 £	2020 £
Income and endowments		
Donations and legacies		
Donations	87,995	85,748
Grants receivable type 1	11,581	—
	<u>99,576</u>	<u>85,748</u>
Total income	<u>99,576</u>	<u>85,748</u>
Expenditure		
Expenditure on charitable activities		
Motor vehicle expenses	121	79
Legal and professional fees	655	655
Other office costs	1,511	5,040
Depreciation	64	80
Governance costs - other finance costs	1,244	1,296
Direct charitable activity 1 - UK	3,300	1,000
Direct charitable activity 1 - Foreign	50,325	62,428
Direct charitable activity 1 - Fundraising and events	4,000	8,887
	<u>61,220</u>	<u>79,465</u>
Total expenditure	<u>61,220</u>	<u>79,465</u>
Net income	<u>38,356</u>	<u>6,283</u>

The Bismillah Charity

Company Limited by Guarantee

Notes to the Detailed Statement of Financial Activities

Year ended 30 September 2021

	2021	2020
	£	£
Expenditure on charitable activities		
Activity type 1		
Activities undertaken directly		
Direct charitable activity 1 - UK	3,300	1,000
Direct charitable activity 1 - Foreign	50,325	62,428
Direct charitable activity 1 - Fundraising and events	4,000	8,887
	<u>57,625</u>	<u>72,315</u>
Governance costs		
Governance costs - motor vehicle expenses	121	79
Governance costs - accountancy fees	600	600
Governance costs - bookkeeping and secretarial	55	55
Governance costs - printing, postage and advertising	1,511	5,040
Governance costs - depreciation	64	80
Governance costs - other finance costs	1,244	1,296
	<u>3,595</u>	<u>7,150</u>
Expenditure on charitable activities	<u>61,220</u>	<u>79,465</u>

THE BISMILLAH CHARITY

England & Wales - Charity number 1111539

Accounts

COMPANY REGISTRATION NUMBER: 05551086
CHARITY REGISTRATION NUMBER: 1111539

The Bismillah Charity
Company Limited by Guarantee
Unaudited Financial Statements
30 September 2020

COMPANY REGISTRATION NUMBER: 05551086
CHARITY REGISTRATION NUMBER: 1111539

The Bismillah Charity
Company Limited by Guarantee
Unaudited Financial Statements
30 September 2020

The Bismillah Charity
Company Limited by Guarantee
Financial Statements
Year ended 30 September 2020

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The Bismillah Charity

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 30 September 2020

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 30 September 2020.

Reference and administrative details

Registered charity name	The Bismillah Charity
Charity registration number	1111539
Company registration number	05551086
Principal office	25B Westbourne Road Luton Bedfordshire LU4 8JD
Registered office	72 Cardigan Street Luton Bedfordshire LU1 1RR

The trustees

Mr Abdul Aziz Qazi
Mr Mahboob Khan
Mr Mohammed Rashid

Independent examiner	Durrani & Co 72 Cardigan Street Luton Bedfordshire LU1 1RR
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Structure, governance and management

The charity is managed by three trustees, one of whom serves as secretary. The trustees meet at regular interval to assess performance of the charity and plan for the future.

Objectives and activities

The charity was established to provide assistance to the victims of natural disasters in order to rehabilitate, provide shelter, medical help, education and moral support to victims.

The Bismillah Charity

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 30 September 2020

Achievements and performance

The Bismillah charity has been working according to the aims and objectives as laid down in the charity's deed of trust.

This year has been very unique due to Covid-19, the pandemic has affected the entire world and caused major upset in the United Kingdom It heavily impacted donations along with activities since early 2020. However the charity has successfully continued to run all its ongoing projects regardless of this set back.

The Bismillah charity continues to run The Mehria Academy and Computer School along with the Female vocational school in Sinkiari village, in the KPK province in Pakistan. As per tradition, the females who graduate from their studies are given sewing machines as gifts to help them start their careers.

The water pump project continues to run. The Bismillah charity continues to install water pumps in various poverty-stricken areas in Pakistan, the province of Sindh in particular.

The charity once again arranged yearly Qurbanis for the poor. Once again, a very large number of families benefited directly from the Qurbani Project.

The sponsor a Hafiz project continues and several children are being sponsored in various institutes to learn the holy Quran, sponsorships also include daily meals and lodgings for some of the students.

We have also established the Ghousia Mehria Quran School in Kauntrila village, Punjab in rented accommodation. There are currently over forty students learning the holy Quran in full time classes.

Ramadhan food gift packs and Eid gift packs, along with Ration packs were given this year as many poor daily workers were out of work due to Covid-19 Lockdown in Pakistan.

The Bismillah charity carried out its annual charity medical tour visiting various Hospitals in Pakistan, however this had to be cut short and only two hospitals were visited due to the rapid acceleration of Covid-19 across Pakistan in March 2020.

The Bismillah charity is registered as a division of Qazi foundation in Pakistan in accordance with charities and societies act of Pakistan.

Financial review

In the trustees opinion state of the charity is satisfactory and no major changes are expected in the foreseeable future.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The Bismillah Charity

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 30 September 2020

The trustees' annual report was approved on 20 November 2020 and signed on behalf of the board of trustees by:

✍

Mohammed Rashid

✍

Mr Mohammed Rashid
Trustee

The Bismillah Charity

Company Limited by Guarantee

Independent Examiner's Report to the Trustees of The Bismillah Charity

Year ended 30 September 2020

I report to the trustees on my examination of the financial statements of The Bismillah Charity ('the charity') for the year ended 30 September 2020.

Responsibilities and basis of report

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Durrani & Co
Independent Examiner

72 Cardigan Street
Luton
Bedfordshire
LU1 1RR

The Bismillah Charity

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 30 September 2020

		2020		2019
	Note	Unrestricted funds £	Total funds £	Total funds £
Income and endowments				
Donations and legacies	4	85,748	85,748	108,382
Total income		<u>85,748</u>	<u>85,748</u>	<u>108,382</u>
Expenditure				
Expenditure on charitable activities	5,6	79,465	79,465	107,398
Total expenditure		<u>79,465</u>	<u>79,465</u>	<u>107,398</u>
Net income and net movement in funds		<u>6,283</u>	<u>6,283</u>	<u>984</u>
Reconciliation of funds				
Total funds brought forward		119,631	119,631	118,647
Total funds carried forward		<u>125,914</u>	<u>125,914</u>	<u>119,631</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 7 to 12 form part of these financial statements.

The Bismillah Charity
Company Limited by Guarantee
Statement of Financial Position
30 September 2020

	Note	2020 £	2019 £
Fixed assets			
Tangible fixed assets	10	318	398
Current assets			
Debtors	11	1,200	1,200
Cash at bank and in hand		<u>125,215</u>	<u>118,798</u>
		126,415	119,998
Creditors: amounts falling due within one year	12	<u>819</u>	<u>765</u>
Net current assets		<u>125,596</u>	<u>119,233</u>
Total assets less current liabilities		<u>125,914</u>	<u>119,631</u>
Net assets		<u>125,914</u>	<u>119,631</u>
Funds of the charity			
Unrestricted funds		<u>125,914</u>	<u>119,631</u>
Total charity funds	13	<u>125,914</u>	<u>119,631</u>

For the year ending 30 September 2020 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 20 November 2020, and are signed on behalf of the board by:



Mr Abdul Aziz Qazi
Trustee

The notes on pages 7 to 12 form part of these financial statements.

The Bismillah Charity

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 30 September 2020

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 72 Cardigan Street, Luton, Bedfordshire, LU1 1RR.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Disclosure exemptions

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102. Its financial statements are consolidated into the financial statements of (enter name of group financial statements) which can be obtained from (enter detail). As such, advantage has been taken of the following disclosure exemptions available under paragraph 1.12 of FRS 102:

- (a) No cash flow statement has been presented for the company.
- (b) Disclosures in respect of financial instruments have not been presented.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

The Bismillah Charity

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 30 September 2020

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

The Bismillah Charity

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 30 September 2020

3. Accounting policies *(continued)*

Tangible assets *(continued)*

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and fittings - 20% reducing balance

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

4. Donations and legacies

	Unrestricted Funds £	Total Funds 2020 £	Unrestricted Funds £	Total Funds 2019 £
Donations				
Donations	85,748	85,748	108,382	108,382

The Bismillah Charity

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 30 September 2020

5. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Total Funds 2020 £	Unrestricted Funds £	Total Funds 2019 £
Activity type 1	72,315	72,315	98,921	98,921
Support costs	7,150	7,150	8,477	8,477
	<u>79,465</u>	<u>79,465</u>	<u>107,398</u>	<u>107,398</u>

6. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	Total funds 2020 £	Total fund 2019 £
Activity type 1	72,315	–	72,315	98,921
Governance costs	–	7,150	7,150	8,477
	<u>72,315</u>	<u>7,150</u>	<u>79,465</u>	<u>107,398</u>

7. Net income

Net income is stated after charging/(crediting):

	2020 £	2019 £
Depreciation of tangible fixed assets	<u>80</u>	<u>99</u>

8. Independent examination fees

	2020 £	2019 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>600</u>	<u>600</u>

9. Trustee remuneration and expenses

no remuneration or other benefits from employment with the charity or a related entity were received by the trustees; or

The Bismillah Charity

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 30 September 2020

10. Tangible fixed assets

	Fixtures and fittings £
Cost	
At 1 October 2019 and 30 September 2020	<u>2,074</u>
Depreciation	
At 1 October 2019	1,676
Charge for the year	80
At 30 September 2020	<u>1,756</u>
Carrying amount	
At 30 September 2020	<u>318</u>
At 30 September 2019	<u>398</u>

11. Debtors

	2020 £	2019 £
Other debtors	<u>1,200</u>	<u>1,200</u>

12. Creditors: amounts falling due within one year

	2020 £	2019 £
Accruals and deferred income	<u>820</u>	<u>765</u>

13. Analysis of charitable funds

Unrestricted funds

	At 1 October 2019 £	Income £	Expenditure £	At 30 September 2020 £
General funds	<u>119,631</u>	<u>85,748</u>	<u>(79,465)</u>	<u>125,914</u>

	At 1 October 2018 £	Income £	Expenditure £	At 30 September 2019 £
General funds	<u>118,647</u>	<u>108,382</u>	<u>(107,398)</u>	<u>119,631</u>

The Bismillah Charity

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 30 September 2020

14. Analysis of net assets between funds

	Unrestricted Funds £	Total Funds 2020 £
Tangible fixed assets	318	318
Current assets	126,415	126,415
Creditors less than 1 year	(820)	(820)
Net assets	<u>125,914</u>	<u>125,914</u>

	Unrestricted Funds £	Total Funds 2019 £
Tangible fixed assets	398	398
Current assets	119,998	119,998
Creditors less than 1 year	(765)	(765)
Net assets	<u>119,631</u>	<u>119,631</u>

The Bismillah Charity
Company Limited by Guarantee
Management Information
Year ended 30 September 2020

The following pages do not form part of the financial statements.

The Bismillah Charity

Company Limited by Guarantee

Detailed Statement of Financial Activities

Year ended 30 September 2020

	2020 £	2019 £
Income and endowments		
Donations and legacies		
Donations	85,748	108,382
	<u>85,748</u>	<u>108,382</u>
Total income	<u>85,748</u>	<u>108,382</u>
Expenditure		
Expenditure on charitable activities		
Direct charitable activity 1 - UK	1,000	62
Motor vehicle expenses	79	41
Legal and professional fees	655	655
Direct charitable activity 1 - Foreign	67,294	97,006
Depreciation	80	99
Governance costs - other finance costs	1,296	1,256
Direct charitable activity 1 - Fundraising and events	9,061	8,279
	<u>79,465</u>	<u>107,398</u>
Total expenditure	<u>79,465</u>	<u>107,398</u>
Net income	<u>6,283</u>	<u>984</u>

The Bismillah Charity

Company Limited by Guarantee

Notes to the Detailed Statement of Financial Activities

Year ended 30 September 2020

	2020	2019
	£	£
Expenditure on charitable activities		
Activity type 1		
<i>Activities undertaken directly</i>		
Direct charitable activity 1 - UK	1,000	62
Direct charitable activity 1 - Foreign	62,428	90,580
Direct charitable activity 1 - Fundraising and events	8,887	8,279
	<u>72,315</u>	<u>98,921</u>
Governance costs		
Governance costs - motor vehicle expenses	79	41
Governance costs - accountancy fees	600	600
Governance costs - bookkeeping and secretarial	55	55
Governance costs - printing, postage and advertising	4,866	6,426
Governance costs - depreciation	80	99
Governance costs - other finance costs	1,296	1,256
Governance costs – general expenses	174	–
	<u>7,150</u>	<u>8,477</u>
Expenditure on charitable activities	<u>79,465</u>	<u>107,398</u>
