

**COMPANY REGISTRATION NUMBER: 05551086**  
**CHARITY REGISTRATION NUMBER: 1111539**

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

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**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**

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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**

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

#### **The trustees**

Mr Abdul Aziz Qazi  
Mr Mahboob Khan  
Mr Mohammed Rashid

<b>Independent examiner</b>	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**

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##### **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 setback.

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**

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

✓

✓

*M. 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**

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

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

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**

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#### **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

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#### 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

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#### 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 £
<b>Donations</b>				
Donations	<u>85,748</u>	<u>85,748</u>	<u>108,382</u>	<u>108,382</u>

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

#### 11. Debtors

	2020 £	2019 £
Other debtors	1,200	1,200

#### 12. Creditors: amounts falling due within one year

	2020 £	2019 £
Accruals and deferred income	820	765

#### 13. Analysis of charitable funds

##### Unrestricted funds

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

  

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

# The Bismillah Charity

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

Year ended 30 September 2020

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#### 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)
<b>Net assets</b>	<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)
<b>Net assets</b>	<u>119,631</u>	<u>119,631</u>

# **The Bismillah Charity**

**Company Limited by Guarantee**

**Management Information**

**Year ended 30 September 2020**

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**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 £
<b>Income and endowments</b>		
<b>Donations and legacies</b>		
Donations	85,748	108,382
	<u>85,748</u>	<u>108,382</u>
<b>Total income</b>	<u>85,748</u>	<u>108,382</u>
<b>Expenditure</b>		
<b>Expenditure on charitable activities</b>		
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>
<b>Total expenditure</b>	<u>79,465</u>	<u>107,398</u>
<b>Net income</b>	<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 £
<b>Expenditure on charitable activities</b>		
<b>Activity type 1</b>		
<b><i>Activities undertaken directly</i></b>		
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>
<b>Governance costs</b>		
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>
<b>Expenditure on charitable activities</b>	<u>79,465</u>	<u>107,398</u>

