

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 |
|-----------------------------|--|

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

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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 | 755 | 655 |
| Net current assets | | 215,948 | 177,989 |
| Total assets less current liabilities | | 216,111 | 178,193 |
| Net assets | | 216,111 | 178,193 |
| Funds of the charity | | | |
| Unrestricted funds | | 216,111 | 178,193 |
| Total charity funds | 12 | 216,111 | 178,193 |

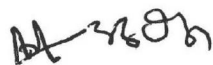
For the year ending 30 September 2023 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

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

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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

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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 | <u>41</u> |
| 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

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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 | 11,411 | 9,768 |
| | <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 | 12,360 | 6,310 |
| | <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 | 12,360 | 6,310 |
| | <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 | 1,327 | 996 |
| | <u>5,233</u> | <u>5,900</u> |
| Expenditure on charitable activities | <u>103,238</u> | <u>92,330</u> |

