

COMPANY REGISTRATION NUMBER: 09970015

CHARITY REGISTRATION NUMBER: 1170665

AL-KARAM TRUST LIMITED
Company Limited by Guarantee
Unaudited Financial Statements
31 August 2020

K B M UK LIMITED
Chartered Certified Accountants
1 Concord Business Centre
Concord Road
London
UK
W3 0TJ

AL-KARAM TRUST LIMITED

Company Limited by Guarantee

Financial Statements

Year ended 31 August 2020

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AL-KARAM TRUST LIMITED

Company Limited by Guarantee

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

Year ended 31 August 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 31 August 2020.

Reference and administrative details

Registered charity name AL-KARAM TRUST LIMITED

Charity registration number 1170665

Company registration number 09970015

Principal office and registered office Eaton Hall
Retford
Nottinghamshire
DN22 0PR

The trustees

Mr I Daad	(Appointed 26 January 2016)
Mr M Iqbal	(Appointed 26 January 2016)
Mr M I H Pirzada	(Appointed 26 January 2016)
Mr R A Samdani	(Appointed 26 January 2016)

Company secretary Mr B H Pirzada

Independent examiner KBM UK LTD
1 Concord Business Centre
Concord Road
London
UK
W3 0TJ

AL-KARAM TRUST LIMITED

Company Limited by Guarantee

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

Year ended 31 August 2020

Structure, governance and management

Board of Trustees

The board of trustees is responsible to ensure that charity objectives are achieved and charitable activities are carried out in support of set objectives. They also monitor overall performance of charity management and to ensure charity resources are applied effectively.

Governance

Al-Karam Trust Limited refers to the charity incorporated as a company limited by Guarantee in England and Wales, with a governing document known as the Memorandum and Articles of Association.

Management Responsibilities

The Annual Report and Financial Statements are prepared according to the relevant law and regulations and approved by the Company Directors.

The directors manages and keep accounting records, the records disclose our financial position with reasonable accuracy at any time and enable directors to ensure that the financial statements comply with the Companies Act 2006 and the charity Commission Statement of recommendation Practice (SORP) 2015.

Objectives and activities

The objectives of charity (The Objects of the Charity) are,

- (a) the advancement of the faith and religious practices of Islam
- (b) the advancement of general and religious education for the public benefit concerning the teachings and religion of Islam
- (c) the provision of facilities in the interests of social welfare for recreation or other leisure-time occupation of individuals who have need of such facilities by reason of their youth, age infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life
- (d) the advancement of religious harmony for the benefit of the public by:
 - educating the public in different religious beliefs including an awareness of their distinctive features and their common ground to promote good relations between persons of different faiths -
 - promoting knowledge and mutual understanding and respect of the beliefs and practices of different religious faiths
- (e) the relief of financial need and suffering among victims of natural or other kinds of disaster in the form of money or other means deemed suitable for persons, bodies, organisations and countries affected

The Charity's activities during the year are described below:

Donations from various sources was £62,442 which relates to unrestricted funds and there is no income related to restricted funds during the year.

The unrestricted expenditure for 2020 was £63,563.

AL-KARAM TRUST LIMITED

Company Limited by Guarantee

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

Year ended 31 August 2020

Achievements and performance

Financial review

The charity received sum of £62,442 in donations from various sources.

Funds in deficit:

No funds(unrestricted or restricted) are in deficit at the balance sheet date.

Funds in surplus:

The unrestricted funds are in surplus by £46,809 at the balance sheet date.

Al-Karam Trust Limited runs a mosque in London from a leasehold property.

Small company provisions

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

The trustees' annual report was approved on 21 May 2021 and signed on behalf of the board of trustees by:



Mr M I H Pirzada
Trustee

AL-KARAM TRUST LIMITED

Company Limited by Guarantee

Independent Examiner's Report to the Trustees of AL-KARAM TRUST LIMITED

Year ended 31 August 2020

I report to the trustees on my examination of the financial statements of AL-KARAM TRUST LIMITED ('the charity') for the year ended 31 August 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.

KBM.
21/5/21
KBM UK LTD
Independent Examiner

1 Concord Business Centre
Concord Road
London
UK
W3 0TJ

AL-KARAM TRUST LIMITED

Company Limited by Guarantee

Statement of Financial Activities (Including income and expenditure account)

Year ended 31 August 2020

		2020		2019
		Unrestricted	Total funds	Total funds
	Note	funds	£	£
		£		
Income and endowments				
Donations and legacies	5	51,642	51,642	57,430
Other income	6	10,800	10,800	12,500
Total income		<u>62,442</u>	<u>62,442</u>	<u>69,930</u>
Expenditure				
Expenditure on charitable activities	7,8	63,563	63,563	55,831
Total expenditure		<u>63,563</u>	<u>63,563</u>	<u>55,831</u>
Net (expenditure)/income and net movement in funds		<u>(1,121)</u>	<u>(1,121)</u>	<u>14,099</u>
Reconciliation of funds				
Total funds brought forward		47,930	47,930	33,831
Total funds carried forward		<u>46,809</u>	<u>46,809</u>	<u>47,930</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 8 to 14 form part of these financial statements.

AL-KARAM TRUST LIMITED

Company Limited by Guarantee

Statement of Financial Position

31 August 2020

	Note	2020 £	£	2019 £
Fixed assets				
Tangible fixed assets	14		13,315	5,353
Current assets				
Debtors	15	23,000		35,000
Cash at bank and in hand		<u>11,442</u>		<u>8,365</u>
		34,442		43,365
Creditors: amounts falling due within one year	16	<u>948</u>		<u>788</u>
Net current assets			<u>33,494</u>	<u>42,577</u>
Total assets less current liabilities			<u>46,809</u>	<u>47,930</u>
Net assets			<u>46,809</u>	<u>47,930</u>
Funds of the charity				
Unrestricted funds			<u>46,809</u>	<u>47,930</u>
Total charity funds	18		<u>46,809</u>	<u>47,930</u>

For the year ending 31 August 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, and are signed on behalf of the board by:



Mr M I H Pirzada
Trustee

The notes on pages 8 to 14 form part of these financial statements.

AL-KARAM TRUST LIMITED

Company Limited by Guarantee

Statement of Cash Flows

Year ended 31 August 2020

	2020 £	2019 £
Cash flows from operating activities		
Net (expenditure)/income	(1,121)	14,099
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	4,438	1,784
Accrued income	—	(240)
<i>Changes in:</i>		
Trade and other debtors	12,000	(35,000)
Trade and other creditors	160	127
Cash generated from operations	15,477	(19,230)
Net cash from/(used in) operating activities	15,477	(19,230)
Cash flows from investing activities		
Purchase of tangible assets	(12,400)	(4,490)
Net cash used in investing activities	(12,400)	(4,490)
Net increase/(decrease) in cash and cash equivalents	3,077	(23,720)
Cash and cash equivalents at beginning of year	8,365	32,085
Cash and cash equivalents at end of year	11,442	8,365

The notes on pages 8 to 14 form part of these financial statements.

AL-KARAM TRUST LIMITED

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 31 August 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 Eaton Hall, Retford, Nottinghamshire, DN22 0PR.

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.

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.

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.

AL-KARAM TRUST LIMITED

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 August 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.

AL-KARAM TRUST LIMITED

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 August 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	- 25% reducing balance
Equipment	- 25% 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.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

AL-KARAM TRUST LIMITED

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 August 2020

3. Accounting policies *(continued)*

Financial instruments *(continued)*

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. Limited by guarantee

The charity is a company limited by guarantee. The members of the company are the trustees named on page 1. In the event of the charity being wound up the liability in respect of the guarantee is limited to £1 per member of the charity.

5. Donations and legacies

	Unrestricted Funds £	Total Funds 2020 £	Unrestricted Funds £	Total Funds 2019 £
Donations				
Donations and Friday collections	41,137	41,137	42,175	42,175
Students fee income	10,505	10,505	15,255	15,255
	<u>51,642</u>	<u>51,642</u>	<u>57,430</u>	<u>57,430</u>

AL-KARAM TRUST LIMITED

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 August 2020

6. Other Income

	Unrestricted Funds	Total Funds 2020	Unrestricted Funds	Total Funds 2019
	£	£	£	£
Other income - Rental income	<u>10,800</u>	<u>10,800</u>	<u>12,500</u>	<u>12,500</u>

7. Expenditure on charitable activities by fund type

	Unrestricted Funds	Total Funds 2020	Unrestricted Funds	Total Funds 2019
	£	£	£	£
Charitable Activities	9,484	9,484	12,775	12,775
Support costs	<u>54,079</u>	<u>54,079</u>	<u>43,056</u>	<u>43,056</u>
	<u>63,563</u>	<u>63,563</u>	<u>55,831</u>	<u>55,831</u>

8. Expenditure on charitable activities by activity type

	Activities undertaken directly	Support costs	Total funds 2020	Total fund 2019
	£	£	£	£
Charitable Activities	9,484	49,748	59,232	53,737
Governance costs	<u>—</u>	<u>4,331</u>	<u>4,331</u>	<u>2,094</u>
	<u>9,484</u>	<u>54,079</u>	<u>63,563</u>	<u>55,831</u>

9. Analysis of support costs

	2020 £	2019 £
Purchases	—	250
Wages & salaries	37,000	28,500
Pension costs	384	261
Rates & water	945	2,001
Light & heat	2,810	3,164
Repairs & maintenance	949	2,641
Insurance	1,213	1,186
Telephone	360	268
Other office costs	1,649	907
Depreciation	4,438	1,784
Governance costs	<u>4,331</u>	<u>2,094</u>
	<u>54,079</u>	<u>43,056</u>

10. Net (expenditure)/income

Net (expenditure)/income is stated after charging/(crediting):

	2020 £	2019 £
Depreciation of tangible fixed assets	<u>4,438</u>	<u>1,784</u>

AL-KARAM TRUST LIMITED

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 August 2020

11. Independent examination fees

	2020 £	2019 £
Fees payable to the independent examiner for:		
Independent examination of the financial statements	240	240
Other financial services	240	240
	<u>480</u>	<u>480</u>

12. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2020 £	2019 £
Wages and salaries	37,000	28,500
Employer contributions to pension plans	384	261
	<u>37,384</u>	<u>28,761</u>

The average head count of employees during the year was 2 (2019: 2). The average number of full-time equivalent employees during the year is analysed as follows:

	2020 No.	2019 No.
Number of staff	<u>2</u>	<u>2</u>

No employee received employee benefits of more than £60,000 during the year (2019: Nil).

13. Trustee remuneration and expenses

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

14. Tangible fixed assets

	Fixtures and fittings £	Equipment £	Total £
Cost			
At 1 September 2019	5,550	2,469	8,019
Additions	12,000	400	12,400
At 31 August 2020	<u>17,550</u>	<u>2,869</u>	<u>20,419</u>
Depreciation			
At 1 September 2019	1,950	716	2,666
Charge for the year	3,900	538	4,438
At 31 August 2020	<u>5,850</u>	<u>1,254</u>	<u>7,104</u>
Carrying amount			
At 31 August 2020	<u>11,700</u>	<u>1,615</u>	<u>13,315</u>
At 31 August 2019	<u>3,600</u>	<u>1,753</u>	<u>5,353</u>

AL-KARAM TRUST LIMITED

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 August 2020

15. Debtors

	2020	2019
	£	£
Other debtors	<u>23,000</u>	<u>35,000</u>

16. Creditors: amounts falling due within one year

	2020	2019
	£	£
Accruals and deferred income	<u>480</u>	480
Social security and other taxes	<u>468</u>	<u>308</u>
	<u>948</u>	<u>788</u>

17. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £384 (2019: £261).

18. Analysis of charitable funds

Unrestricted funds

	At 1 September 2019 £	Income £	Expenditure £	At 31 August 20 20 £
General funds	<u>47,930</u>	<u>62,442</u>	<u>(63,563)</u>	<u>46,809</u>

	At 1 September 2018 £	Income £	Expenditure £	At 31 August 20 19 £
General funds	<u>33,831</u>	<u>69,930</u>	<u>(55,831)</u>	<u>47,930</u>

19. Analysis of changes in net debt

	At 1 Sep 2019 £	Cash flows £	At 31 Aug 2020 £
Cash at bank and in hand	<u>8,365</u>	<u>3,077</u>	<u>11,442</u>

AL-KARAM TRUST LIMITED

Company Limited by Guarantee

Management Information

Year ended 31 August 2020

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

AL-KARAM TRUST LIMITED
Company Limited by Guarantee
Detailed Statement of Financial Activities
Year ended 31 August 2020

	2020 £	2019 £
Income and endowments		
Donations and legacies		
Donations and Friday collections	41,137	42,175
Students fee income	<u>10,505</u>	<u>15,255</u>
	<u>51,642</u>	<u>57,430</u>
 Other income		
Other income - Rental income	<u>10,800</u>	<u>12,500</u>
 Total income	 <u>62,442</u>	 <u>69,930</u>
 Expenditure		
Expenditure on charitable activities		
Purchases	—	250
Wages and salaries	37,000	28,500
Pension costs	384	261
Rates and water	10,429	14,776
Light and heat	2,810	3,164
Repairs and maintenance	949	2,641
Insurance	1,213	1,186
Legal and professional fees	4,331	2,094
Telephone	360	268
Other office costs	1,649	907
Depreciation	<u>4,438</u>	<u>1,784</u>
	<u>63,563</u>	<u>55,831</u>
 Total expenditure	 <u>63,563</u>	 <u>55,831</u>
 Net (expenditure)/income	 <u>(1,121)</u>	 <u>14,099</u>

AL-KARAM TRUST LIMITED

Company Limited by Guarantee

Notes to the Detailed Statement of Financial Activities

Year ended 31 August 2020

	2020 £	2019 £
Expenditure on charitable activities		
Charitable Activities		
<i>Activities undertaken directly</i>		
Charitable activities	<u>9,484</u>	<u>12,775</u>
Support costs		
Purchases	—	250
Wages & salaries	37,000	28,500
Pension costs	384	261
Rates & water	945	2,001
Light & heat	2,810	3,164
Repairs & maintenance	949	2,641
Insurance	1,213	1,186
Telephone	360	268
Other office costs	1,649	907
Depreciation	<u>4,438</u>	<u>1,784</u>
	<u>49,748</u>	<u>40,962</u>
Governance costs		
Governance costs - accountancy fees	850	610
Governance costs - legal and other professional fees	<u>3,481</u>	<u>1,484</u>
	<u>4,331</u>	<u>2,094</u>
Expenditure on charitable activities	<u>63,563</u>	<u>55,831</u>

