

DAR AL KHIDMAT FOUNDATION UK

England & Wales · Charity number 1178891

Details

Status Registered

Legal form CIO

Registered 2018-06-21

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

Contact

Address 43 Westbourne Street
Stockton-On-Tees
TS18 3EN

Phone 07539311900

Activities

Objects: THE PROMOTION FOR THE BENEFIT OF THE PUBLIC OF RURAL REGENERATION IN AREAS OF SOCIAL AND ECONOMIC DEPRIVATION IN PAKISTAN, IN PARTICULAR BUT NOT LIMITED TO THE VILLAGE OF DANNA AND THE SURROUNDING VILLAGES BY ALL OR ANY OF THE FOLLOWING MEANS:(A) THE RELIEF OF FINANCIAL HARDSHIP:(B) THE RELIEF OF UNEMPLOYMENT:(C) THE ADVANCEMENT OF EDUCATION, TRAINING OR RETRAINING, PARTICULARLY AMONG UNEMPLOYED PEOPLE, AND PROVIDING UNEMPLOYED PEOPLE WITH WORK EXPERIENCE:(D) THE PROVISION OF HOUSING FOR THOSE WHO ARE IN CONDITIONS OF NEED AND THE IMPROVEMENT OF HOUSING IN THE PUBLIC SECTOR OR IN CHARITABLE OWNERSHIP PROVIDED THAT SUCH POWER SHALL NOT EXTEND TO RELIEVING ANY LOCAL AUTHORITIES OR OTHER BODIES OF A STATUTORY DUTY TO PROVIDE OR IMPROVE HOUSING:(E) THE MAINTENANCE, IMPROVEMENT OR PROVISION OF PUBLIC AMENITIES:(F) THE PROVISION OF PUBLIC HEALTH FACILITIES.NOTHING IN THIS CONSTITUTION SHALL AUTHORISE AN APPLICATION OF THE PROPERTY OF THE CIO FOR THE PURPOSES WHICH ARE NOT CHARITABLE IN ACCORDANCE WITH [SECTION 7 OF THE CHARITIES AND TRUSTEE INVESTMENT (SCOTLAND) ACT 2005] AND [SECTION 2 OF THE CHARITIES ACT (NORTHERN IRELAND) 2008].

Activities: The Charity aims to improve lives of the less fortunate who are living in rural area of Pakistan. We aim to provide housing, education, training opportunity , maintain and improve roads and accessibility to main routes and also provide public amenities. The aim is to improve living conditions and try and benefit the whole village.

Classification

- **How:** Makes Grants To Individuals, Provides Buildings/facilities/open Space, Provides Services
- **What:** General Charitable Purposes, Education/training, Disability, The Prevention Or Relief Of Poverty, Economic/community Development/employment, Armed Forces/emergency Service Efficiency
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- **Area of benefit:** IN PAKISTAN IN PARTICULAR BUT NOT LIMITED TO THE VILLAGE OF DANNA AND THE SURROUNDING VILLAGES
- Pakistan

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-01	£3,715	£5,155	-	-
2024-03-01	£8,624	£2,545	-	-
2023-03-01	£11,646	£12,963	-	-
2022-03-01	£10,711	£7,479	-	-
2021-03-01	£6,593	£5,234	-	-

Trustees

Name	Role	Appointed
MUHAMMAD ANWAR	Chair	2018-02-01
ARIF MOHAMMED		2018-02-01
SOBIA ARIF		2018-02-01

Accounts

DAR AL KHIDMAT FOUNDATION UK
2 MARCH 2024 -1 MARCH 2025:
RATE: £343 -£371 AVG £357
TOTAL EXPENDIATURE: £5155

Dar Al Khidmat Foundation is small charity that is dedicated to help the less fortunate in a small remote area of Kashmir, Pakistan, near the line of control border. This area known as “Danna, Dal Kamba” consists of several rural small villages that make up this district. The charity also aims to charitable causes that is for the greater good of the village or surrounding area, such as road maintenance, school expansions etc. During the time of March 2024 to March 2025 the charity has been involved in several projects throughout the year, the breakdown of each project is as follows:

The Charity has been running a free sewing school to teach girls of any age that wish to learn to sew so that they can use not only in their home life but as a trade to have a means to earn an income to support their family. This is a 6-month class which once successfully completed will earn the student a diploma. These classes are completed free for students the only cost to the charity is a fixed salary of the teacher which is 12,000 PKR per month which works out at £403 per Anum. other miscellaneous costs do occur, during this time the classes require new desks to place sewing machines when in use previously the floor was used. This came to a total cost of 150,000 PKR which equates to £420.

The charity has also identified 4 individuals/families that are truly deserving and either live hand to mouth so cannot afford luxuries like sending they children to school/further education or are unable to work for a valid reason like health therefore unable to run the household efficiently. These individuals/ families have a fixed income that the charity provides of 5000 PKR per month, 20,000 PKR for the 4 families which equates to £672 per Anum.

Every year the charity gives out food packages to 100 deserving families, to raise the funds a donor can sponsor a family for £35, which would supply the family with enough groceries to get them through the month. Each package consists of:

Flour
Oil
Lentils (3 different types)
Onions
Potatoes
Basaar
Garam masala
Salt

Sugar
Tea
Milk carton
Rice
Vermicelli

The total cost of the food package came to £3500.

The total cost of the charity project between the time 2 March 2024 to 1st March 2025 has come to a grand total of £4995. The remainder £160 left from the amount that was sent to Pakistan for various cost. The residual amount is placed in a Pakistan Bank and will be added to any future project that occur.

THE OFFICIALS
DAR AL KHIDMAT FOUNDATION UK
43 WESTBOURNE STREET
STOCKTON ON TEES
CLEVELAND
TS18 3EN

Your Community Account

At a glance

23 Feb - 22 Mar 2024

Date	Description	Money out £	Money in £	Balance £
23 Feb	Start Balance			10,254.38
28 Feb	STO Standing Order From Super Saving Barga Ref:- Charity		60.00	10,314.38
4 Mar	 ASD Withdrawal: 10.59 On 04/03/24 E4 Stockton	573.00		9,741.38
	 Deposit Re 09Stockton On Tees 100153		35.00	9,776.38
	 Deposit Re 09Stockton On Tees 100152		55.00	9,831.38
	 Deposit Re 09Stockton On Tees 100151		364.04	10,195.42
5 Mar	Giro Direct Credit From Mazhar Iqbal Ref: Charty		100.00	10,295.42
22 Mar	Balance carried forward			10,295.42
	Total Payments/Receipts	573.00	614.04	

Start balance £10,254.38

Money out £573.00

▶ Commission charges £0.00

Money in £614.04

▶ Gross interest earned £0.00

End balance £10,295.42

Your deposit is eligible for protection by the Financial Services Compensation Scheme.

Anything wrong? If you notice any incorrect or unusual transactions, see the next page for how to get in touch with us.

Dispute resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors – including most individuals and businesses – are covered by the scheme.

We will issue the FSCS information sheet and exclusions list which set out in detail what is, and is not, covered by the FSCS, once a calendar year usually with your account statement.

For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk.

Important information about going overdrawn without an agreed overdraft limit or exceeding your agreed overdraft limit

An unarranged overdraft rate of 29.5% will apply if there is not enough money in your account(s) to make a payment and so cause an unarranged overdraft on your account(s).

What is an unarranged overdraft?

An unarranged overdraft occurs where either:

- a) you go overdrawn on your account without agreeing an overdraft with us first; or
- b) you exceed your agreed overdraft limit.
- c) not every Barclays product will allow you to go overdrawn or exceed your agreed overdraft limit. Please check your terms and conditions for more information.

If you try to make any payment from your account and you don't have the funds available, or if we have reasonable grounds to believe that you won't have sufficient funds on the date that the payment will be made from your account, we will treat this as a request to make, or extend, the use of our unarranged overdraft facilities. It's within our discretion to process the payment or return it unpaid.

What can you do to help avoid or limit an unarranged overdraft?

Get In Touch. If you become aware in advance that payments may take your account into an unarranged overdraft, please contact us as early as possible so that we can discuss the ways we could help. This will maximise the chances of us being able to:

- a) understand any changes in your business and explore the options available;
- b) consider options for authorised borrowing facilities;
- c) facilitate payments being made;
- d) limit the costs associated with unarranged borrowing;
- e) address any concerns that you may have.

Register for Text Alerts. Business banking customers can register for our 'Near Limit' Text Alert which is designed to help you avoid going overdrawn (if you don't have an agreed overdraft limit), or exceeding your agreed overdraft limit, by notifying you when your balance falls below a figure you specify. Once you have signed up for this Text Alert, if your account goes into an unarranged overdraft, we'll send you a Text Alert the following working day (Monday – Friday) to let you know. By acting on this information you have the opportunity to clear your unarranged overdraft.

You can register for Text Alerts through Online Banking, in any of our branches or over the phone. Visit barclays.co.uk/business-banking/ways-to-bank/mobile-banking for more information. Terms and conditions apply.

Go online for more support. For useful tips to keep on top of your cashflow, helpful downloadable tools, and a simple guide to borrowing, visit barclays.co.uk/business-banking/borrow

For details relating to unarranged borrowing, please refer to your banking services tariff guide.

- For Business Banking customers, this can be found online at <https://www.barclays.co.uk/business-banking/accounts/rates-and-charges>

Any reference to Bank of England Base Rate or Barclays Base Rate is the same rate. In the event that either of these rates is less than zero, the rate will be shown as zero on your statement. This does not affect our rights and obligations under our terms and conditions. If you require further information on the calculation of your interest rate, please contact us.

Interest

Interest is calculated daily on the cleared balance of your account at the close of business. We'll let you know if interest is calculated on the statement balance rather than the cleared balance. The cleared balance includes only credits and debits that have cleared. Ask your branch or Barclays Business Team for details of clearance times and the dates when we pay or charge interest. The rates of interest shown are current at the time of printing this statement and may have changed during the period of the statement.

In accordance with UK tax legislation, from 6 April 2016 interest is paid gross. For UK resident individuals (including sole traders or partnerships), if you are a UK taxpayer you may have to pay tax on interest earned in excess of your Personal Savings Allowance. For information and guidance please refer to HMRC's website.

The management of your tax affairs is your responsibility, including making any required declarations to the relevant tax authority(ies), where you are tax resident. If the statement shows that we have applied interest to your account, we'll give you on request details of the rate(s) of interest used and a clear explanation of how the interest was calculated. Details of Barclays interest rates for business customers are available at barclays.co.uk/business-banking.

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Online

barclays.co.uk

On the phone

0345-717-1819

Talk to an advisor 7am - 11pm or use our 24-hour automated service

Write to us

**Barclays,
Leicester
LE87 2BB**

Your branch

**LEICESTER,
LE87 2BB**

Lost and stolen cards

01604 230 230

– 24 hours

Tell us straight away if:

- you do not receive a Barclays card you were expecting
- any of your cards are lost, stolen, or damaged
- you think someone else may know your PIN.

Call charges will apply (please check with your service provider). We may monitor or record calls for quality, security, and training

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youtube.com/BarclaysUK



www.linkedin.com/BarclaysBusinessBanking

Using your debit card in the UK and abroad

We will charge you a 2.75% Non-Sterling Transaction Fee when making purchases, making a cash withdrawal, or when being refunded. This fee also applies whenever you do not pay in sterling, for example shopping online at a non-UK website.

As we explain in our customer terms, we calculate our exchange rate using the reference exchange rate for the Visa card scheme. In most circumstances, Visa converts transactions into sterling using the Visa Exchange Rate on the day the transaction is authorised. However for a small number of transactions the conversion may happen on the day the transaction is processed. As this may be a day or two later, the exchange rate may be different on that day. You'll find a comparison of our exchange rate for certain currencies as a mark-up against the rate published by the European Central Bank in the Barclays App or at the following website:

<https://www.barclays.co.uk/travel/using-debit-card-abroad/> This is updated twice a day. This may help you to decide whether you want to accept the conversion rate offered by the retailer or ATM provider or accept our rate.

International Bank Account Number (IBAN) and Bank Identification Code (SWIFTBIC)

Your IBAN and SWIFTBIC are shown on the front of your statement. By using them you could reduce charges when receiving international payments in euros. Find out more at: business.barclays.co.uk/bb/ibanInformation.

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We send information to Business banking customers with their statements about relevant new offers and products. If you don't get these messages and you'd like to, or if you do and you'd rather you didn't, just call us, or come into a branch. And if you change your mind at any time, just get in touch.

You can get this in Braille, large print or audio by calling 0800 400 100 (via Text Relay if appropriate)

Barclays Bank UK PLC. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 759676).

Registered in England. Registered No. 9740322. Registered Office: 1 Churchill Place, London E14 5HP.

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28 Mar	STO Standing Order From Super Saving Barga Ref:- Charity		60.00	10,355.42
3 Apr	Giro Direct Credit From Mazhar Iqbal Ref: Charty		100.00	10,455.42
22 Apr	Balance carried forward			10,455.42
	Total Payments/Receipts	0.00	160.00	

Start balance £10,295.42

Money out £0.00

► Commission charges £0.00

Money in £160.00

► Gross interest earned £0.00

End balance £10,455.42

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Financial Services Compensation Scheme Information Sheet

Basic information about the protection of your eligible deposits	
Eligible deposits in Barclays Bank UK PLC are protected by:	the Financial Services Compensation Scheme ("FSCS") ¹
Limit of protection:	£85,000 per depositor per bank ² The following trading names are part of Barclays: Barclays, Barclays Business Banking, Barclays Premier Banking and Barclays Wealth Management
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £85,000.
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. ³
Reimbursement period in case of bank's failure:	10 working days. ⁴
Currency of reimbursement:	Pound sterling (GBP, £)
To contact Barclays Bank UK PLC for enquiries relating to your account:	Barclays Bank UK PLC 1 Churchill Place Canary Wharf London E14 5HP
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House 15 St. Botolph Street London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 email: ICT@fscs.org.uk
More information:	www.fscs.org.uk

Additional information

¹Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

²General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank, building society or credit union operates under different trading names. Barclays Bank UK PLC also trades under Barclays, Barclays Business Banking, Barclays Premier Banking and Barclays Wealth Management.

This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under www.fscs.org.uk

³Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

⁴Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within ten working days from 1 January 2021 to 31 December 2023; and within seven working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under www.fscs.org.uk

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

Financial Services Compensation Scheme Exclusions List

A deposit is excluded from protection if:

(1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.

(2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.

(3) It is a deposit made by a depositor which is one of the following:

- credit institution
- financial institution
- investment firm
- insurance undertaking
- reinsurance undertaking
- collective investment undertaking
- pension or retirement fund¹
- public authority, other than a small local authority.

(4) It is a deposit of a credit union to which the credit union itself is entitled.

(5) It is a deposit which can only be proven by a financial instrument² unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014.

(6) It is a deposit of a collective investment scheme which qualifies as a small company.³

(7) It is a deposit of an overseas financial services institution which qualifies as a small company.⁴

(8) It is a deposit of certain regulated firms (investment firms, insurances undertakings and reinsurances undertakings) which qualify as a small business or a small company⁵ refer to the FSCS for further information on this category.

(9) It is not held by an establishment of a bank, building society or credit union in the UK or, in cases of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk

¹ Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded

² As listed in Part 1 of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule

³ Under the Companies Act 1985 or Companies Act 2006

⁴ See footnote 3

⁵ See footnote 3

You can get this in Braille, large print or audio by calling 0800 400 100* (via Text Relay if appropriate) or by ordering online from barclays.co.uk/accessibleservices

Call monitoring and charges information

To keep a high quality of service, your call may be monitored or recorded for training and security.

*Calls to 0800 numbers are free when calling from a UK landline. Charges may apply when using a mobile phone or calling from abroad.

†Lines are open 8.30am-5.30pm Monday to Friday and Saturday 9am-2pm, except bank holidays. Calls to 03 numbers are charged at the same rate as calls to 01 and 02 landlines and will count towards any inclusive minutes you have that cover calls to landline numbers. Call charges may differ, please check with your local provider.

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THE OFFICIALS
DAR AL KHIDMAT FOUNDATION UK
43 WESTBOURNE STREET
STOCKTON ON TEES
CLEVELAND
TS18 3EN

Your Community Account

At a glance

23 Apr - 22 May 2024

Date	Description	Money out £	Money in £	Balance £
23 Apr	Start Balance			10,455.42
29 Apr	Giro Direct Credit From Super Saving Barga Ref: Charity		60.00	10,515.42
1 May	Giro Direct Credit From Mazhar Iqbal Ref: Charty		100.00	10,615.42
22 May	Balance carried forward			10,615.42
	Total Payments/Receipts	0.00	160.00	

Start balance £10,455.42

Money out £0.00

► Commission charges £0.00

Money in £160.00

► Gross interest earned £0.00

End balance £10,615.42

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Important information about going overdrawn without an agreed overdraft limit or exceeding your agreed overdraft limit

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What is an unarranged overdraft?

An unarranged overdraft occurs where either:

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If you try to make any payment from your account and you don't have the funds available, or if we have reasonable grounds to believe that you won't have sufficient funds on the date that the payment will be made from your account, we will treat this as a request to make, or extend, the use of our unarranged overdraft facilities. It's within our discretion to process the payment or return it unpaid.

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Interest

Interest is calculated daily on the cleared balance of your account at the close of business. We'll let you know if interest is calculated on the statement balance rather than the cleared balance. The cleared balance includes only credits and debits that have cleared. Ask your branch or Barclays Business Team for details of clearance times and the dates when we pay or charge interest. The rates of interest shown are current at the time of printing this statement and may have changed during the period of the statement.

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– 24 hours

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Using your debit card in the UK and abroad

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Your Community Account

At a glance

23 May - 21 Jun 2024

Date	Description	Money out £	Money in £	Balance £
23 May	Start Balance			10,615.42
28 May	 Standing Order From Super Saving Barga Ref:- Charity		60.00	10,675.42
3 Jun	 Direct Credit From Mazhar Iqbal Ref: Charty		100.00	10,775.42
10 Jun	 ASD Withdrawal: 11.46 On 10/06/24 E4 Stockton	850.00		9,925.42
	 Deposit Re 09Stockton On Tees 100105		269.75	10,195.17
	 Deposit Re 09Stockton On Tees 100154		325.03	10,520.20
21 Jun	Balance carried forward			10,520.20
	Total Payments/Receipts	850.00	754.78	

Start balance £10,615.42

Money out £850.00

► Commission charges £0.00

Money in £754.78

► Gross interest earned £0.00

End balance £10,520.20

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– 24 hours

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Using your debit card in the UK and abroad

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Your Community Account

At a glance

22 Jun - 22 Jul 2024

Date	Description	Money out £	Money in £	Balance £
22 Jun	Start Balance			10,520.20
28 Jun	 Standing Order From Super Saving Barga Ref:- Charity		60.00	10,580.20
10 Jul	 Direct Credit From Mazhar Iqbal Ref: Charty		100.00	10,680.20
15 Jul	 Deposit Re 09Stockton On Tees 100106		178.29	10,858.49
22 Jul	Balance carried forward			10,858.49
	Total Payments/Receipts	0.00	338.29	

Start balance £10,520.20

Money out £0.00

► Commission charges £0.00

Money in £338.29

► Gross interest earned £0.00

End balance **£10,858.49**

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2 Aug	Giro Direct Credit From Mazhar Iqbal Ref: Charty		100.00	11,018.49
9 Aug	Giro Direct Credit From Mazhar Iqbal Ref: Charty		100.00	11,118.49
22 Aug	Balance carried forward			11,118.49
	Total Payments/Receipts	0.00	260.00	

Start balance £10,858.49

Money out £0.00

► Commission charges £0.00

Money in £260.00

► Gross interest earned £0.00

End balance £11,118.49

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Important information about going overdrawn without an agreed overdraft limit or exceeding your agreed overdraft limit

An unarranged overdraft rate of 29.5% will apply if there is not enough money in your account(s) to make a payment and so cause an unarranged overdraft on your account(s).

What is an unarranged overdraft?

An unarranged overdraft occurs where either:

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If you try to make any payment from your account and you don't have the funds available, or if we have reasonable grounds to believe that you won't have sufficient funds on the date that the payment will be made from your account, we will treat this as a request to make, or extend, the use of our unarranged overdraft facilities. It's within our discretion to process the payment or return it unpaid.

What can you do to help avoid or limit an unarranged overdraft?

Get In Touch. If you become aware in advance that payments may take your account into an unarranged overdraft, please contact us as early as possible so that we can discuss the ways we could help. This will maximise the chances of us being able to:

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Go online for more support. For useful tips to keep on top of your cashflow, helpful downloadable tools, and a simple guide to borrowing, visit barclays.co.uk/business-banking/borrow

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In accordance with UK tax legislation, from 6 April 2016 interest is paid gross. For UK resident individuals (including sole traders or partnerships), if you are a UK taxpayer you may have to pay tax on interest earned in excess of your Personal Savings Allowance. For information and guidance please refer to HMRC's website.

The management of your tax affairs is your responsibility, including making any required declarations to the relevant tax authority(ies), where you are tax resident. If the statement shows that we have applied interest to your account, we'll give you on request details of the rate(s) of interest used and a clear explanation of how the interest was calculated. Details of Barclays interest rates for business customers are available at barclays.co.uk/business-banking.

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On the phone

0345-717-1819

Talk to an advisor 7am - 11pm or use our 24-hour automated service

Write to us

**Barclays,
Leicester
LE87 2BB**

Your branch

**LEICESTER,
LE87 2BB**

Lost and stolen cards

01604 230 230

– 24 hours

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- you think someone else may know your PIN.

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www.linkedin.com/BarclaysBusinessBanking

Using your debit card in the UK and abroad

We will charge you a 2.75% Non-Sterling Transaction Fee when making purchases, making a cash withdrawal, or when being refunded. This fee also applies whenever you do not pay in sterling, for example shopping online at a non-UK website.

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<https://www.barclays.co.uk/travel/using-debit-card-abroad/> This is updated twice a day. This may help you to decide whether you want to accept the conversion rate offered by the retailer or ATM provider or accept our rate.

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43 WESTBOURNE STREET
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CLEVELAND
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Your Community Account

At a glance

23 Aug - 20 Sep 2024

Date	Description	Money out £	Money in £	Balance £
23 Aug	Start Balance			11,118.49
28 Aug	 Standing Order From Super Saving Barga Ref:- Charity		60.00	11,178.49
3 Sep	 Direct Credit From Mazhar Iqbal Ref: Charty		100.00	11,278.49
18 Sep	 Deposit Re 09Stockton On Tees 100155		176.30	11,454.79
20 Sep	Balance carried forward			11,454.79
Total Payments/Receipts		0.00	336.30	

Start balance £11,118.49

Money out £0.00

► Commission charges £0.00

Money in £336.30

► Gross interest earned £0.00

End balance £11,454.79

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– 24 hours

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CLEVELAND
TS18 3EN

Your Community Account

At a glance

21 Sep - 22 Oct 2024

Date	Description	Money out £	Money in £	Balance £
21 Sep	Start Balance			11,454.79
30 Sep	Giro Direct Credit From Super Saving Barga Ref: Charity		60.00	11,514.79
7 Oct	Giro Direct Credit From Mazhar Iqbal Ref: Charty		100.00	11,614.79
22 Oct	Balance carried forward			11,614.79
	Total Payments/Receipts	0.00	160.00	

Start balance £11,454.79

Money out £0.00

► Commission charges £0.00

Money in £160.00

► Gross interest earned £0.00

End balance £11,614.79

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At a glance

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Date	Description	Money out £	Money in £	Balance £
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Interest

Interest is calculated daily on the cleared balance of your account at the close of business. We'll let you know if interest is calculated on the statement balance rather than the cleared balance. The cleared balance includes only credits and debits that have cleared. Ask your branch or Barclays Business Team for details of clearance times and the dates when we pay or charge interest. The rates of interest shown are current at the time of printing this statement and may have changed during the period of the statement.

In accordance with UK tax legislation, from 6 April 2016 interest is paid gross. For UK resident individuals (including sole traders or partnerships), if you are a UK taxpayer you may have to pay tax on interest earned in excess of your Personal Savings Allowance. For information and guidance please refer to HMRC's website.

The management of your tax affairs is your responsibility, including making any required declarations to the relevant tax authority(ies), where you are tax resident. If the statement shows that we have applied interest to your account, we'll give you on request details of the rate(s) of interest used and a clear explanation of how the interest was calculated. Details of Barclays interest rates for business customers are available at barclays.co.uk/business-banking.

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Your branch

**LEICESTER,
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– 24 hours

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Using your debit card in the UK and abroad

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43 WESTBOURNE STREET
STOCKTON ON TEES
CLEVELAND
TS18 3EN

Your Community Account

At a glance

23 Nov - 20 Dec 2024

Date	Description	Money out £	Money in £	Balance £
23 Nov	Start Balance			11,774.79
28 Nov	STO Standing Order From Super Saving Barga Ref:- Charity		60.00	11,834.79
3 Dec	Giro Direct Credit From Mazhar Iqbal Ref: Charty		100.00	11,934.79
20 Dec	Balance carried forward			11,934.79
	Total Payments/Receipts	0.00	160.00	

Start balance £11,774.79

Money out £0.00

► Commission charges £0.00

Money in £160.00

► Gross interest earned £0.00

End balance £11,934.79

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Your Community Account

At a glance

21 Dec 2024 - 22 Jan 2025

Date	Description	Money out £	Money in £	Balance £
21 Dec	Start Balance			11,934.79
30 Dec	 Direct Credit From Super Saving Barga Ref: Charity		60.00	11,994.79
2 Jan	 Direct Credit From Mazhar Iqbal Ref: Charty		100.00	12,094.79
7 Jan	 Cash Withdrawal at Barclays Stockton-On-Tees09 Ref: 09Stockton On Tees	3,732.00		8,362.79
	 Deposit Re 09Stockton On Tees 100156		224.55	8,587.34
22 Jan	Balance carried forward			8,587.34
	Total Payments/Receipts	3,732.00	384.55	

Start balance	£11,934.79
Money out	£3,732.00
▶ Commission charges	£0.00
Money in	£384.55
▶ Gross interest earned	£0.00
End balance	£8,587.34

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28 Jan	STO Standing Order From Super Saving Barga Ref:- Charity		60.00	8,647.34
17 Feb	Giro Direct Credit From Mazhar Iqbal Ref: Charty		100.00	8,747.34
18 Feb	Deposit Re 09Stockton On Tees 100157		66.58	8,813.92
21 Feb	Balance carried forward			8,813.92
	Total Payments/Receipts	0.00	226.58	

Start balance £8,587.34

Money out £0.00

► Commission charges £0.00

Money in £226.58

► Gross interest earned £0.00

End balance £8,813.92

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barclays.co.uk

On the phone

0345-717-1819

Talk to an advisor 7am - 11pm or use our 24-hour automated service

Write to us

**Barclays,
Leicester
LE87 2BB**

Your branch

**LEICESTER,
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Lost and stolen cards

01604 230 230

– 24 hours

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Using your debit card in the UK and abroad

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Your Community Account

At a glance

22 Feb - 21 Mar 2025

Date	Description	Money out £	Money in £	Balance £
22 Feb	Start Balance			8,813.92
28 Feb	STO Standing Order From Super Saving Barga Ref:- Charity		60.00	8,873.92
14 Mar	Giro Direct Credit From Mazhar Iqbal Ref: Charty		100.00	8,973.92
21 Mar	Balance carried forward			8,973.92
	Total Payments/Receipts	0.00	160.00	

Start balance £8,813.92

Money out £0.00

► Commission charges £0.00

Money in £160.00

► Gross interest earned £0.00

End balance £8,973.92

Your deposit is eligible for protection by the Financial Services Compensation Scheme.

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If you try to make any payment from your account and you don't have the funds available, or if we have reasonable grounds to believe that you won't have sufficient funds on the date that the payment will be made from your account, we will treat this as a request to make, or extend, the use of our unarranged overdraft facilities. It's within our discretion to process the payment or return it unpaid.

What can you do to help avoid or limit an unarranged overdraft?

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You can register for Text Alerts through Online Banking, in any of our branches or over the phone. Visit barclays.co.uk/business-banking/ways-to-bank/mobile-banking for more information. Terms and conditions apply.

Go online for more support. For useful tips to keep on top of your cashflow, helpful downloadable tools, and a simple guide to borrowing, visit barclays.co.uk/business-banking/borrow

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Accounts

DAR AL KHIDMAT FOUNDATION UK

REG CHARITY: 1178891

ANNUAL REPORT PERIOD 02-03-2022 TO 01-03-2023

Total income raised: £11646.54

Total income used: £12963

During this period the exchange rate ranged from 239 to 263 Pakistani Rupees per Pound.

During this period the charity has endured many Projects and below is brief description of the charity work carried out and cost have been given respectively:

1. Broh house project Total cost:1012550 rupees
This project was a very large project for the charity hence the cost however this was an extremely poor family that were living in a mud-built home where rainwater was coming in and was not weatherproof. The Family consisted of a widower and her 4 children who had no means to be able to construct a home or improve the current mud structure. We were fortunate that a local villager donated a piece of land to the family where the charity was able to build a home consisting of 2 rooms, storeroom, kitchen and bathroom. The house is weatherproof, has electricity and fully plastered. The family now have a safe home to live in.
2. Kalabat School maintenance cost:150000 rupees
Kalabat is another small village with a small community, they have managed to build amenities like shops schools etc. however the school was run down and needed plastering and new chairs for the children to make the structure fit for purpose and for the teachers to continue the great work they do. This was a quick project which helped create a clean safe environment for the children to fulfil their education.
3. Education cost for 2 girls from Dec 2021: monthly 8100 rupees 97200 rupees yearly. These are 2 girls that the charity has sponsored to complete their education. The family were made aware to the charity from locals who had said that the girls were very bright and always were top of the class at the local government school. However now that the girls had left standard government school education their father could not afford to pay for college education. Therefore, the charity is paying for both girls to complete college and university education by paying for their college/university fees directly to the respective education authority.
4. Business Support Raja Ejaz Tabarak for grocery shop: 25000 rupees
In this case this local man was trying his very best to provide for his family by means of a local grocery shop. However, due to covid supplies ran out and suppliers were not delivering and in turn customers were not buying. The charity decided to buy 25000 rupees worth of supplies for his shop for him to make more sales and get the running trade again.

5. Shabir shah cancer support for treatment 30000 rupees
This young man had cancer and was undergoing treatment at the time he had been admitted back into hospital due to ill health and he had no means to pay his medical bills. The Charity Trustees decided that this was a deserving case, and that the charity will cover the cost of his medical bills.
6. 100 Food package project total cost: 650000 Rupees
Each Ramadan the charity has given out food packages to the neediest families in the local vicinity. A person from each local village was appointed to assess and make a list of those who were in need. This list was later verified from other trusted sources and a complete list of 100 household was compiled. Each family were given a month's supply of rations which consisted of the following items:
 - 20 kg flour
 - Oil/gee 5kg/l
 - Lentils 5kg
 - Sugar 5kg
 - Rice 3kg
 - Tea pack ½ kg
 - Onions 2.5 kg
 - Potatoes 2.5kg
 - Salt 1kg
 - Peppers ½ kg
 - Basan 1kg
 - Dates ½ kg
 - Rooh afzah 1 bottle

This was distributed by our team of local trusted members that handed out the supplies to each family.

1. Cancer patient Taruf daughter: 100000 rupees
In this case a local builders daughter developed cancer she had young children and her in laws refused to get her any treatment, therefore her father bought her home and started her treatment. The cancer unfortunately was not treated in a timely manner therefore it had spread throughout her body, her father continued treatment in hope of her recovery with everything he had. The charity contributed 100000 rupees to help in her relief. Unfortunately, she later died.
2. Sewing schoolteacher salary: 15000 rupees monthly 180000 yearly
The charity invested in a school to provide young girls or any women who wanted to learn to sew in order provide for her family. The course consists of 6 months for learning to design, cut and use the sewing machine. The course is provided free of charge however the long-term teacher is given a monthly salary.
3. Ambulance driver salary: 12000 rupees monthly 144000 yearly
The charity provided an ambulance a few years back which is available for anyone free of charge. However, an ambulance driver is required to be on call and available for anyone who may need to use the ambulance service and maintenance of the ambulance.
4. Shabir kotli for visa 50000 rupees

This is a case of a young man who in order to better a life for himself and his family with his own means wanted to go out of the country to provide for his family. As he managed to secure a job and was able to pay for his ticket he was unable to have sufficient funds to apply for the visa entry. The charity paid for his visa and we are happy to report that he is doing well and providing for his family successfully.

5. Zohaib Bashir ticket UAE : 50000 rupees

In this case the young man had lost his mother to cancer and his dad was a labourer who got work as and when required. He was the eldest son and had 4 young sisters, in order to better their life and able to support the family a kind local secured a job for him in Dubai and covered the cost for his visa and paperwork. He required a plane ticket and as the family had no means to pay for one the charity paid for a single ticket to Dubai. We are happy to report that since then the young man has been working in Dubai and is sending a regular income home to his father and sisters. His sisters are now able to all go to school and the family have now become self sufficient.

6. Maasi jeena son death 125000 rupees

This unfortunately is a sad case of a hard working poor family where the mother works as a maid for other people and the son worked as a painter. They have not relied upon other people and worked for the money they earned. With their own hard work and effort they were build a solid home for themselves however whilst working the son fell and sustained many injuries. The injuries were extensive with internal bleeding and broken bones, the trustees were in discussions about how to best support them that during this time he sadly passed. As he was the breadwinner of the family the charity decided to cover his medical costs and the cost of the funeral so that the grieving mother does not have to worry.

7. Soul school project cost: 135000

This school has been a permanent feature of the village for a very long time it consisted of 1 room and were teaching around 70 primary age children. This project was one where the whole community contributed, some donated windows, doors, others sand and cement. The remaining items the charity contributed and now stands a 3 room solid comfortable building and a safe environment for the children to use and learn.

8. Sewing school toilet cost: 60000

The sewing school is an ongoing long term projects of the charity and we have turned out 3 batches of girls that have graduated with diploma in sewing which is a huge success for the charity. However the school provides all facilities need but not toilet was available at the school. Therefore as this is a basic hygienic requirement that should be available one was built and in is in full use with the students now 100% happy with the facilities provided.

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Your Community Account

At a glance

25 Dec 2021 - 28 Mar 2022

Date	Description	Money out £	Money in £	Balance £
25 Dec	Start Balance			2,944.87
29 Dec	 Direct Credit From Raees Qaiser Ref: Charity		60.00	3,004.87
11 Jan	 Deposit Re 31 Stockton On Tees 100016		50.00	3,054.87
	 Deposit Re 31 Stockton On Tees 100017		100.00	3,154.87
	 Deposit Re 31 Stockton On Tees 100015		100.00	3,254.87
	 Deposit Re 31 Stockton On Tees 100018		200.00	3,454.87
	 Deposit Re 31 Stockton On Tees 100014		215.00	3,669.87
2 Feb	 Direct Credit From Mazhar Iqbal Ref: Mr Mazhar Iqbal		425.00	4,094.87
7 Feb	 Direct Credit From Raees Qaiser Ref: Charity		10.00	4,104.87
14 Feb	 Deposit Re 31 Stockton On Tees 100020		32.20	4,137.07
	 Deposit Re 31 Stockton On Tees 100024		85.00	4,222.07
	 Deposit Re 31 Stockton On Tees 100026		105.00	4,327.07
	 Deposit Re 31 Stockton On Tees 100025		125.00	4,452.07
	 Deposit Re 31 Stockton On Tees 100027		129.13	4,581.20
	 Deposit Re 31 Stockton On Tees 100021		142.00	4,723.20

Continued

Start balance	£2,944.87
Money out	£0.00
▶ Commission charges	£0.00
Money in	£3,073.96
▶ Gross interest earned	£0.00
End balance	£6,018.83

Your deposit is eligible for protection
by the Financial Services
Compensation Scheme.

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				4,723.20
14 Feb	 Deposit Re 31 Stockton On Tees 100019		143.68	4,866.88
	 Deposit Re 31 Stockton On Tees 100023		200.00	5,066.88
	 Deposit Re 31 Stockton On Tees 100022		425.00	5,491.88
25 Mar	 Deposit Re 31 Stockton On Tees 100030		113.64	5,605.52
	 Deposit Re 31 Stockton On Tees 100028		129.43	5,734.95
	 Deposit Re 31 Stockton On Tees 100029		283.88	6,018.83
28 Mar	Balance carried forward			6,018.83
Total Payments/Receipts		0.00	3,073.96	

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We will charge you a 2.75% Non-Sterling Transaction Fee when making purchases, making a cash withdrawal, or when being refunded. This fee also applies whenever you do not pay in sterling, for example shopping online at a non-UK website.

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<https://www.barclays.co.uk/travel/using-debit-card-abroad/> This is updated twice a day. This may help you to decide whether you want to accept the conversion rate offered by the retailer or ATM provider or accept our rate.

International Bank Account Number (IBAN) and Bank Identification Code (SWIFTBIC)

Your IBAN and SWIFTBIC are shown on the front of your statement. By using them you could reduce charges when receiving international payments in euros. Find out more at: business.barclays.co.uk/bb/ibanInformation.

Getting information from Barclays

We send information to Business banking customers with their statements about relevant new offers and products. If you don't get these messages and you'd like to, or if you do and you'd rather you didn't, just call us, or come into a branch. And if you change your mind at any time, just get in touch.

You can get this in Braille, large print or audio by calling 0800 400 100 (via Text Relay if appropriate)

Barclays Bank UK PLC. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 759676).

Registered in England. Registered No. 9740322. Registered Office: 1 Churchill Place, London E14 5HP.

*To maintain a quality service, we may monitor and record phone calls. Calls to 03 numbers are charged at the same rate as calls to 01 and 02 landlines, and will count towards any inclusive minutes you may have covering calls to landline numbers. Call charges may differ, please check with your local provider.

Financial Services Compensation Scheme Information Sheet

Basic information about the protection of your eligible deposits	
Eligible deposits in Barclays Bank UK PLC are protected by:	the Financial Services Compensation Scheme ("FSCS") ¹
Limit of protection:	£85,000 per depositor per bank ² The following trading names are part of Barclays: Barclays, Barclays Business Banking, Barclays Premier Banking and Barclays Wealth Management
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £85,000.
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. ³
Reimbursement period in case of bank's failure:	10 working days. ⁴
Currency of reimbursement:	Pound sterling (GBP, £)
To contact Barclays Bank UK PLC for enquiries relating to your account:	Barclays Bank UK PLC 1 Churchill Place Canary Wharf London E14 5HP
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House 15 St. Botolph Street London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 email: ICT@fscs.org.uk
More information:	www.fscs.org.uk

Additional information

¹Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

²General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank, building society or credit union operates under different trading names. Barclays Bank UK PLC also trades under Barclays, Barclays Business Banking, Barclays Premier Banking and Barclays Wealth Management.

This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under www.fscs.org.uk

³Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

⁴Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within ten working days from 1 January 2021 to 31 December 2023; and within seven working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under www.fscs.org.uk

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

Financial Services Compensation Scheme Exclusions List

A deposit is excluded from protection if:

(1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.

(2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.

(3) It is a deposit made by a depositor which is one of the following:

- credit institution
- financial institution
- investment firm
- insurance undertaking
- reinsurance undertaking
- collective investment undertaking
- pension or retirement fund¹
- public authority, other than a small local authority.

(4) It is a deposit of a credit union to which the credit union itself is entitled.

(5) It is a deposit which can only be proven by a financial instrument² unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014.

(6) It is a deposit of a collective investment scheme which qualifies as a small company.³

(7) It is a deposit of an overseas financial services institution which qualifies as a small company.⁴

(8) It is a deposit of certain regulated firms (investment firms, insurances undertakings and reinsurances undertakings) which qualify as a small business or a small company⁵ refer to the FSCS for further information on this category.

(9) It is not held by an establishment of a bank, building society or credit union in the UK or, in cases of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk

¹ Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded

² As listed in Part 1 of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule

³ Under the Companies Act 1985 or Companies Act 2006

⁴ See footnote 3

⁵ See footnote 3

You can get this in Braille, large print or audio by calling 0800 400 100* (via Text Relay if appropriate) or by ordering online from barclays.co.uk/accessibleservices

Call monitoring and charges information

To keep a high quality of service, your call may be monitored or recorded for training and security.

*Calls to 0800 numbers are free when calling from a UK landline. Charges may apply when using a mobile phone or calling from abroad.

†Lines are open 8.30am-5.30pm Monday to Friday and Saturday 9am-2pm, except bank holidays. Calls to 03 numbers are charged at the same rate as calls to 01 and 02 landlines and will count towards any inclusive minutes you have that cover calls to landline numbers. Call charges may differ, please check with your local provider.

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THE OFFICIALS
DAR AL KHIDMAT FOUNDATION UK
43 WESTBOURNE STREET
STOCKTON ON TEES
CLEVELAND
TS18 3EN

Your Community Account

At a glance

29 Mar - 28 Jun 2022

Date	Description	Money out £	Money in £	Balance £
29 Mar	Start Balance			6,018.83
	 Direct Credit From Mazhar Iqbal Ref: Mr Mazhar Iqbal		210.00	6,228.83
7 Apr	 ASD Withdrawal: 10.40 On 07/04/22 M1 Stockton High	2,000.00		4,228.83
	 Cash Machine Withdrawal On 7 Apr at 10.42 at Barclays Stockton High 2	500.00		3,728.83
	 Deposit Re 31 Stockton On Tees 100037		30.00	3,758.83
	 Deposit Re 31 Stockton On Tees 100040		80.00	3,838.83
	 Deposit Re 31 Stockton On Tees 100034		100.00	3,938.83
	 Deposit Re 31 Stockton On Tees 100041		110.00	4,048.83
	 Deposit Re 31 Stockton On Tees 100033		180.00	4,228.83
	 Deposit Re 31 Stockton On Tees 100038		210.00	4,438.83
	 Deposit Re 31 Stockton On Tees 100039		210.00	4,648.83
	 Deposit Re 31 Stockton On Tees 100031		284.95	4,933.78
	 Deposit Re 31 Stockton On Tees 100036		300.00	5,233.78
	 Deposit Re 31 Stockton On Tees 100035		300.00	5,533.78
	 Deposit Re 31 Stockton On Tees 100032		1,225.00	6,758.78

Continued

Start balance	£6,018.83
Money out	£6,544.00
▶ Commission charges	£0.00
Money in	£5,684.78
▶ Gross interest earned	£0.00
End balance	£5,159.61

Your deposit is eligible for protection
by the Financial Services
Compensation Scheme.

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				6,758.78
11 Apr	 Direct Credit From Sajid Iqbal Ref: Donation		100.00	6,858.78
27 Apr	 ASD Withdrawal: 12.44 On 27/04/22 M1 Stockton High	1,237.00		5,621.78
	 Deposit Re 31 Stockton On Tees 100043		50.00	5,671.78
	 Deposit Re 31 Stockton On Tees 100045		128.40	5,800.18
	 Deposit Re 31 Stockton On Tees 100044		146.89	5,947.07
	 Deposit Re 31 Stockton On Tees 100042		200.00	6,147.07
28 Apr	 Direct Credit From Mazhar Iqbal Ref: Mr Mazhar Iqbal		130.00	6,277.07
29 Apr	 Direct Credit From Iqbal S Ref: Zakat Fitriana		210.00	6,487.07
12 May	 Direct Credit From Raees Qaiser Ref: Charity		30.00	6,517.07
24 May	 ASD Withdrawal: 12.03 On 24/05/22 M1 Stockton High	820.00		5,697.07
	 Deposit Re 31 Stockton On Tees 100049		30.00	5,727.07
	 Deposit Re 31 Stockton On Tees 100046		119.54	5,846.61
	 Deposit Re 31 Stockton On Tees 100048		200.00	6,046.61
	 Deposit Re 31 Stockton On Tees 100047		300.00	6,346.61
8 Jun	 Direct Credit From Mazhar Iqbal Ref: Mr Mazhar Iqbal		200.00	6,546.61
10 Jun	 ASD Withdrawal: 12.22 On 10/06/22 M3 Stockton High	397.00		6,149.61
	 ASD Withdrawal: 12.20 On 10/06/22 M3 Stockton High	610.00		5,539.61
	 Deposit Re 31 Stockton On Tees 100050		600.00	6,139.61
20 Jun	 ASD Withdrawal: 13.08 On 20/06/22 M1 Stockton High	980.00		5,159.61
28 Jun	Balance carried forward			5,159.61
Total Payments/Receipts		6,544.00	5,684.78	

[Anything wrong?](#) If you notice any incorrect or unusual transactions, see the next page for how to get in touch with us.

Dispute resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors – including most individuals and businesses – are covered by the scheme.

We will issue the FSCS information sheet and exclusions list which set out in detail what is, and is not, covered by the FSCS, once a calendar year usually with your account statement.

For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk.

Important information about going overdrawn without an agreed overdraft limit or exceeding your agreed overdraft limit

An unarranged overdraft rate of 29.5% will apply if there is not enough money in your account(s) to make a payment and so cause an unarranged overdraft on your account(s).

What is an unarranged overdraft?

An unarranged overdraft occurs where either:

- a) you go overdrawn on your account without agreeing an overdraft with us first; or
- b) you exceed your agreed overdraft limit.
- c) not every Barclays product will allow you to go overdrawn or exceed your agreed overdraft limit. Please check your terms and conditions for more information.

If you try to make any payment from your account and you don't have the funds available, or if we have reasonable grounds to believe that you won't have sufficient funds on the date that the payment will be made from your account, we will treat this as a request to make, or extend, the use of our unarranged overdraft facilities. It's within our discretion to process the payment or return it unpaid.

What can you do to help avoid or limit an unarranged overdraft?

Get In Touch. If you become aware in advance that payments may take your account into an unarranged overdraft, please contact us as early as possible so that we can discuss the ways we could help. This will maximise the chances of us being able to:

- a) understand any changes in your business and explore the options available;
- b) consider options for authorised borrowing facilities;
- c) facilitate payments being made;
- d) limit the costs associated with unarranged borrowing;
- e) address any concerns that you may have.

Register for Text Alerts. Business banking customers can register for our 'Near Limit' Text Alert which is designed to help you avoid going overdrawn (if you don't have an agreed overdraft limit), or exceeding your agreed overdraft limit, by notifying you when your balance falls below a figure you specify. Once you have signed up for this Text Alert, if your account goes into an unarranged overdraft, we'll send you a Text Alert the following working day (Monday – Friday) to let you know. By acting on this information you have the opportunity to clear your unarranged overdraft.

You can register for Text Alerts through Online Banking, in any of our branches or over the phone. Visit barclays.co.uk/business-banking/ways-to-bank/mobile-banking for more information. Terms and conditions apply.

Go online for more support. For useful tips to keep on top of your cashflow, helpful downloadable tools, and a simple guide to borrowing, visit barclays.co.uk/business-banking/borrow

For details relating to unarranged borrowing, please refer to your banking services tariff guide.

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Any reference to Bank of England Base Rate or Barclays Base Rate is the same rate. In the event that either of these rates is less than zero, the rate will be shown as zero on your statement. This does not affect our rights and obligations under our terms and conditions. If you require further information on the calculation of your interest rate, please contact us.

Interest

Interest is calculated daily on the cleared balance of your account at the close of business. We'll let you know if interest is calculated on the statement balance rather than the cleared balance. The cleared balance includes only credits and debits that have cleared. Ask your branch or Barclays Business Team for details of clearance times and the dates when we pay or charge interest. The rates of interest shown are current at the time of printing this statement and may have changed during the period of the statement.

In accordance with UK tax legislation, from 6 April 2016 interest is paid gross. For UK resident individuals (including sole traders or partnerships), if you are a UK taxpayer you may have to pay tax on interest earned in excess of your Personal Savings Allowance. For information and guidance please refer to HMRC's website.

The management of your tax affairs is your responsibility, including making any required declarations to the relevant tax authority(ies), where you are tax resident. If the statement shows that we have applied interest to your account, we'll give you on request details of the rate(s) of interest used and a clear explanation of how the interest was calculated. Details of Barclays interest rates for business customers are available at barclays.co.uk/business-banking.

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Online

barclays.co.uk

On the phone

0345-717-1819

Talk to an advisor 7am - 11pm or use our 24-hour automated service

Write to us

**Barclays,
Leicester
LE87 2BB**

Your branch

**LEICESTER,
LE87 2BB**

Lost and stolen cards

01604 230 230

– 24 hours

Tell us straight away if:

- you do not receive a Barclays card you were expecting
- any of your cards are lost, stolen, or damaged
- you think someone else may know your PIN.

Call charges will apply (please check with your service provider). We may monitor or record calls for quality, security, and training

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www.linkedin.com/BarclaysBusinessBanking

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THE OFFICIALS
DAR AL KHIDMAT FOUNDATION UK
43 WESTBOURNE STREET
STOCKTON ON TEES
CLEVELAND
TS18 3EN

Your Community Account

At a glance

29 Jun - 28 Sep 2022

Date	Description	Money out £	Money in £	Balance £
29 Jun	Start Balance			5,159.61
	 ASD Withdrawal: 15.28 On 29/06/22 M1 Stockton High	777.00		4,382.61
4 Jul	 Deposit Re 31 Stockton On Tees 100051		226.52	4,609.13
22 Jul	 ASD Withdrawal: 14.16 On 22/07/22 M1 Stockton High	382.00		4,227.13
	 ASD Withdrawal: 14.18 On 22/07/22 M1 Stockton High	395.00		3,832.13
	 Deposit Re 31 Stockton On Tees 100052		253.72	4,085.85
	 Deposit Re 31 Stockton On Tees 100053		310.00	4,395.85
3 Aug	 ASD Withdrawal: 15.58 On 03/08/22 M1 Stockton High	612.00		3,783.85
	 Direct Credit From Mazhar Iqbal Ref: Charty		265.00	4,048.85
9 Aug	 Direct Credit From Mazhar Iqbal Ref: Charty		100.00	4,148.85
30 Aug	 Direct Credit From Super Saving Barga Ref: Charity		60.00	4,208.85
5 Sep	 ASD Withdrawal: 13.22 On 05/09/22 M2 Stockton High	1,159.00		3,049.85
	 Deposit Re 31 Stockton On Tees 100056		50.00	3,099.85
	 Deposit Re 31 Stockton On Tees 100054		162.78	3,262.63
	 Deposit Re 31 Stockton On Tees 100055		226.62	3,489.25

Continued

Start balance	£5,159.61
Money out	£3,838.00
▶ Commission charges	£0.00
Money in	£2,495.64
▶ Gross interest earned	£0.00
End balance	£3,817.25

Your deposit is eligible for protection by the Financial Services Compensation Scheme.

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				3,489.25
22 Sep	 ASD Withdrawal: 12.34 On 22/09/22 M1 Stockton High	513.00		2,976.25
	 Deposit Re 31 Stockton On Tees 100059		181.00	3,157.25
	 Deposit Re 31 Stockton On Tees 100058		200.00	3,357.25
	 Deposit Re 31 Stockton On Tees 100057		400.00	3,757.25
28 Sep	 Standing Order From Super Saving Barga Ref:- Charity		60.00	3,817.25
28 Sep	Balance carried forward			3,817.25
Total Payments/Receipts		3,838.00	2,495.64	

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Online

barclays.co.uk

On the phone

0345-717-1819

Talk to an advisor 7am - 11pm or use our 24-hour automated service

Write to us

**Barclays,
Leicester
LE87 2BB**

Your branch

**LEICESTER,
LE87 2BB**

Lost and stolen cards

01604 230 230

– 24 hours

Tell us straight away if:

- you do not receive a Barclays card you were expecting
- any of your cards are lost, stolen, or damaged
- you think someone else may know your PIN.

Call charges will apply (please check with your service provider). We may monitor or record calls for quality, security, and training

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Using your debit card in the UK and abroad

We will charge you a 2.75% Non-Sterling Transaction Fee when making purchases, making a cash withdrawal, or when being refunded. This fee also applies whenever you do not pay in sterling, for example shopping online at a non-UK website.

As we explain in our customer terms, we calculate our exchange rate using the reference exchange rate for the Visa card scheme. In most circumstances, Visa converts transactions into sterling using the Visa Exchange Rate on the day the transaction is authorised. However for a small number of transactions the conversion may happen on the day the transaction is processed. As this may be a day or two later, the exchange rate may be different on that day. You'll find a comparison of our exchange rate for certain currencies as a mark-up against the rate published by the European Central Bank in the Barclays App or at the following website:

<https://www.barclays.co.uk/travel/using-debit-card-abroad/> This is updated twice a day. This may help you to decide whether you want to accept the conversion rate offered by the retailer or ATM provider or accept our rate.

International Bank Account Number (IBAN) and Bank Identification Code (SWIFTBIC)

Your IBAN and SWIFTBIC are shown on the front of your statement. By using them you could reduce charges when receiving international payments in euros. Find out more at: business.barclays.co.uk/bb/ibanInformation.

Getting information from Barclays

We send information to Business banking customers with their statements about relevant new offers and products. If you don't get these messages and you'd like to, or if you do and you'd rather you didn't, just call us, or come into a branch. And if you change your mind at any time, just get in touch.

You can get this in Braille, large print or audio by calling 0800 400 100 (via Text Relay if appropriate)

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Registered in England. Registered No. 9740322. Registered Office: 1 Churchill Place, London E14 5HP.

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THE OFFICIALS
DAR AL KHIDMAT FOUNDATION UK
43 WESTBOURNE STREET
STOCKTON ON TEES
CLEVELAND
TS18 3EN

Your Community Account

At a glance

29 Dec 2022 - 28 Mar 2023

Date	Description	Money out £	Money in £	Balance £
29 Dec	Start Balance			4,431.12
5 Jan	 ASD Withdrawal: 13.10 On 05/01/23 M3 Stockton High	550.00		3,881.12
	 Deposit Re 31 Stockton On Tees 100068		72.02	3,953.14
	 Deposit Re 31 Stockton On Tees 100070		109.13	4,062.27
	 Deposit Re 31 Stockton On Tees 100067		140.33	4,202.60
	 Deposit Re 31 Stockton On Tees 100066		313.86	4,516.46
	 Deposit Re 31 Stockton On Tees 100069		500.00	5,016.46
30 Jan	 Direct Credit From Super Saving Barga Ref: Charity		60.00	5,076.46
3 Feb	 ASD Withdrawal: 10.37 On 03/02/23 M1 Stockton High	601.00		4,475.46
	 ASD Withdrawal: 10.36 On 03/02/23 M1 Stockton High	620.00		3,855.46
6 Feb	 Deposit Re 31 Stockton On Tees 100071		50.00	3,905.46
	 Deposit Re 31 Stockton On Tees 100072		124.96	4,030.42
10 Feb	 Direct Credit From Hussain M Ref: Majid		85.00	4,115.42
28 Feb	 Standing Order From Super Saving Barga Ref:- Charity		60.00	4,175.42

Continued

Start balance	£4,431.12
Money out	£1,771.00
► Commission charges	£0.00
Money in	£1,575.30
► Gross interest earned	£0.00
End balance	£4,235.42

Your deposit is eligible for protection by the Financial Services Compensation Scheme.

Date	Description	Money out £	Money in £	Balance £
Balance brought forward from previous page				4,175.42
28 Mar	STO Standing Order From Super Saving Barga Ref:- Charity		60.00	4,235.42
28 Mar	Balance carried forward			4,235.42
Total Payments/Receipts		1,771.00	1,575.30	

Anything wrong? If you notice any incorrect or unusual transactions, see the next page for how to get in touch with us.

Dispute resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors – including most individuals and businesses – are covered by the scheme.

We will issue the FSCS information sheet and exclusions list which set out in detail what is, and is not, covered by the FSCS, once a calendar year usually with your account statement.

For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk.

Important information about going overdrawn without an agreed overdraft limit or exceeding your agreed overdraft limit

An unarranged overdraft rate of 29.5% will apply if there is not enough money in your account(s) to make a payment and so cause an unarranged overdraft on your account(s).

What is an unarranged overdraft?

An unarranged overdraft occurs where either:

- a) you go overdrawn on your account without agreeing an overdraft with us first; or
- b) you exceed your agreed overdraft limit.
- c) not every Barclays product will allow you to go overdrawn or exceed your agreed overdraft limit. Please check your terms and conditions for more information.

If you try to make any payment from your account and you don't have the funds available, or if we have reasonable grounds to believe that you won't have sufficient funds on the date that the payment will be made from your account, we will treat this as a request to make, or extend, the use of our unarranged overdraft facilities. It's within our discretion to process the payment or return it unpaid.

What can you do to help avoid or limit an unarranged overdraft?

Get In Touch. If you become aware in advance that payments may take your account into an unarranged overdraft, please contact us as early as possible so that we can discuss the ways we could help. This will maximise the chances of us being able to:

- a) understand any changes in your business and explore the options available;
- b) consider options for authorised borrowing facilities;
- c) facilitate payments being made;
- d) limit the costs associated with unarranged borrowing;
- e) address any concerns that you may have.

Register for Text Alerts. Business banking customers can register for our 'Near Limit' Text Alert which is designed to help you avoid going overdrawn (if you don't have an agreed overdraft limit), or exceeding your agreed overdraft limit, by notifying you when your balance falls below a figure you specify. Once you have signed up for this Text Alert, if your account goes into an unarranged overdraft, we'll send you a Text Alert the following working day (Monday – Friday) to let you know. By acting on this information you have the opportunity to clear your unarranged overdraft.

You can register for Text Alerts through Online Banking, in any of our branches or over the phone. Visit barclays.co.uk/business-banking/ways-to-bank/mobile-banking for more information. Terms and conditions apply.

Go online for more support. For useful tips to keep on top of your cashflow, helpful downloadable tools, and a simple guide to borrowing, visit barclays.co.uk/business-banking/borrow

For details relating to unarranged borrowing, please refer to your banking services tariff guide.

- For Business Banking customers, this can be found online at <https://www.barclays.co.uk/business-banking/accounts/rates-and-charges>

Any reference to Bank of England Base Rate or Barclays Base Rate is the same rate. In the event that either of these rates is less than zero, the rate will be shown as zero on your statement. This does not affect our rights and obligations under our terms and conditions. If you require further information on the calculation of your interest rate, please contact us.

Interest

Interest is calculated daily on the cleared balance of your account at the close of business. We'll let you know if interest is calculated on the statement balance rather than the cleared balance. The cleared balance includes only credits and debits that have cleared. Ask your branch or Barclays Business Team for details of clearance times and the dates when we pay or charge interest. The rates of interest shown are current at the time of printing this statement and may have changed during the period of the statement.

In accordance with UK tax legislation, from 6 April 2016 interest is paid gross. For UK resident individuals (including sole traders or partnerships), if you are a UK taxpayer you may have to pay tax on interest earned in excess of your Personal Savings Allowance. For information and guidance please refer to HMRC's website.

The management of your tax affairs is your responsibility, including making any required declarations to the relevant tax authority(ies), where you are tax resident. If the statement shows that we have applied interest to your account, we'll give you on request details of the rate(s) of interest used and a clear explanation of how the interest was calculated. Details of Barclays interest rates for business customers are available at barclays.co.uk/business-banking.

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Online

barclays.co.uk

On the phone

0345-717-1819

Talk to an advisor 7am - 11pm or use our 24-hour automated service

Write to us

**Barclays,
Leicester
LE87 2BB**

Your branch

**LEICESTER,
LE87 2BB**

Lost and stolen cards

01604 230 230

– 24 hours

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Financial Services Compensation Scheme Information Sheet

Basic information about the protection of your eligible deposits	
Eligible deposits in Barclays Bank UK PLC are protected by:	the Financial Services Compensation Scheme ("FSCS") ¹
Limit of protection:	£85,000 per depositor per bank ² The following trading names are part of Barclays: Barclays, Barclays Business Banking, Barclays Premier Banking and Barclays Wealth Management
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £85,000.
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. ³
Reimbursement period in case of bank's failure:	10 working days. ⁴
Currency of reimbursement:	Pound sterling (GBP, £)
To contact Barclays Bank UK PLC for enquiries relating to your account:	Barclays Bank UK PLC 1 Churchill Place Canary Wharf London E14 5HP
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House 15 St. Botolph Street London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 email: ICT@fscs.org.uk
More information:	www.fscs.org.uk

Additional information

¹Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

²General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank, building society or credit union operates under different trading names. Barclays Bank UK PLC also trades under Barclays, Barclays Business Banking, Barclays Premier Banking and Barclays Wealth Management.

This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under www.fscs.org.uk

³Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

⁴Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within ten working days from 1 January 2021 to 31 December 2023; and within seven working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under www.fscs.org.uk

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

Financial Services Compensation Scheme Exclusions List

A deposit is excluded from protection if:

(1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.

(2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.

(3) It is a deposit made by a depositor which is one of the following:

- credit institution
- financial institution
- investment firm
- insurance undertaking
- reinsurance undertaking
- collective investment undertaking
- pension or retirement fund¹
- public authority, other than a small local authority.

(4) It is a deposit of a credit union to which the credit union itself is entitled.

(5) It is a deposit which can only be proven by a financial instrument² unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014.

(6) It is a deposit of a collective investment scheme which qualifies as a small company.³

(7) It is a deposit of an overseas financial services institution which qualifies as a small company.⁴

(8) It is a deposit of certain regulated firms (investment firms, insurances undertakings and reinsurances undertakings) which qualify as a small business or a small company⁵ refer to the FSCS for further information on this category.

(9) It is not held by an establishment of a bank, building society or credit union in the UK or, in cases of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk

¹ Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded

² As listed in Part 1 of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule

³ Under the Companies Act 1985 or Companies Act 2006

⁴ See footnote 3

⁵ See footnote 3

You can get this in Braille, large print or audio by calling 0800 400 100* (via Text Relay if appropriate) or by ordering online from barclays.co.uk/accessibleservices

Call monitoring and charges information

To keep a high quality of service, your call may be monitored or recorded for training and security.

*Calls to 0800 numbers are free when calling from a UK landline. Charges may apply when using a mobile phone or calling from abroad.

†Lines are open 8.30am-5.30pm Monday to Friday and Saturday 9am-2pm, except bank holidays. Calls to 03 numbers are charged at the same rate as calls to 01 and 02 landlines and will count towards any inclusive minutes you have that cover calls to landline numbers. Call charges may differ, please check with your local provider.

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Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 02/03/2020 **Period start date** **To**
01/03/21 **Period end date**

Charity name: DAR AL KHIDMAT FOUNDATION UK

Charity registration number:1178891

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The promotion for the benefit of the public of rural regeneration in areas of social and economic deprivation in Pakistan, in particular but not limited to the village of Danna and the surrounding villages by all or any of the following means: (a) The relief of financial hardship: (b) The relief of unemployment: (c) The advancement of education, training or retraining, particularly among unemployed people, and providing unemployed people with work experience: (d) the provision of housing for those who are in conditions of need and the improvement of housing in the public sector or in charitable ownership provided that such power shall not extend to relieving any local authorities or other bodies of a statutory duty to provide or improve housing: (e) The maintenance, improvement or provision of public amenities: (f) The provision of public health facilities. Nothing in this constitution shall authorise an application of the property of the CIO for the purposes

		which are not charitable in accordance with [section 7 of the Charities and Trustee Investment (Scotland) Act 2005] and [section 2 of the Charities Act (Northern Ireland) 2008].
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	During this period the charity has given out Ramadan food packages on the blessed month of Ramadan. Food item which contained essential ingredients to feed a family for a complete month. These included: - Oil - Wheat - Rice - Lentils - Onions - Potatoes - Tea - Sugar - Salt - Vermicelli - Dates - Basaar - Garam masala The distribution of the food package was done just a few day prior to the start of month of Ramadan, where a total of 92 family were given a package each. The charity has also carried out essential maintenance work on the main road in and out of the village. This road was a very old road and had not been maintained therefore the road has now become a dirt track rather than a road making it difficult to drive or travel on it. As a charity we could not refurbish the whole stretch of road due to cost the charity trustees along with local member of the public from the area assessed which stretches of the road were the worst and needed urgent repairs. This road was widened in area where possible to ensure safe crossing of oncoming traffic. The ground was laid with sand and hard core and drainage dug out either side before a concrete slab was poured. Due to this road being the only route in and out of the area, the road work was completed in many stages to minimise the disruption to traffic. In total area of road that was refurbished by the charity was kilometers.

		Another project that was completed successfully by the charity was the building of a Quran Mahal, this is a structure where by any item that has religious scription on it can dispose of it in the correct manner. The building structure is that similar to a well, circular in shape and is dug down in to the ground. The outside of the structure is plastered and painted whereas the inside remain of the dug out ground therefore providing the best environment for items such as paper and card to decompose in the ground. And items that cannot be decompose this structure allows an allocated place for such items to be place rather than the bin or landfills.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
--	----------------	--

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	The charity has been able to support many family during the tough period of Ramadan by providing them with essential food items that should last them a minimum of a month. The charity has successfully completed refurbishments on the only road linking the villages to the nearest town. This road has been a success with now having more vehicles available to drive back and forth making it easier for the people to commute to where they need to go or get what they need for there families. The Quran mahal has also been another success where by local people are now regularly dropping of item that has religious scripture on it to be put inside the structure.
---	-----------	--

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity still has funding in its accounts
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	As donations are unpredictable and the current economic situation is unstable. The charity trust as proposed to keep a minimum amount in the charity account for unforeseeable situations.
Amount of reserves held	Para 1.22	£3000
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Trust
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Appointed by Chair, currently Muhammad Anwar

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	DAR AL KHIDMAT FOUNDATION UK
Other name the charity uses	
Registered charity number	1178891

Charity's principal address	43 Westbourne street Stockton-on-Tees TS18 3EN

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Muhammad Anwar	Chair		
2	Sobia Arif	secretary		
3	Mohammad Arif			
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees - names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

Sobia Arif

Full name(s)

Sobia Arif

**Position (eg
Secretary, Chair, etc)**

secretary

Date

29/03/2022



Transactions

COMMUNITY

20-59-43 23957942

Available balance	£6,228.83
Last night's balance	£6,018.83
Overdraft limit	£0.00

 Showing **46** transactions between **18/03/2020** and **24/02/2021** from 02/03/2020 to 01/03/2021

Date	Description	Money in	Money out	Balance
24/02/2021	Remittance 31STOCKTON ON TEES REM	£178.94		£2,259.76
24/02/2021	Remittance 31STOCKTON ON TEES REM	£30.00		£2,080.82
24/02/2021	Remittance 31STOCKTON ON TEES REM	£51.35		£2,050.82
24/02/2021	Remittance 31STOCKTON ON TEES REM	£99.11		£1,999.47
24/02/2021	Remittance 31STOCKTON ON TEES REM	£31.55		£1,900.36
24/02/2021	Debit 11.25 on 24/02/21 M3 STOCKTON HIGH ASD		-£450.00	£1,868.81
24/02/2021	Debit 11.24 on 24/02/21 M3 STOCKTON HIGH ASD		-£455.00	£2,318.81
28/01/2021	Counter Credit Mazhar Iqbal MR MAZHAR IQBAL BGC	£462.00		£2,773.81
30/12/2020	Remittance 31STOCKTON ON TEES REM	£354.18		£2,311.81
30/12/2020	Remittance 31STOCKTON ON TEES REM	£100.00		£1,957.63
18/12/2020	Remittance 31STOCKTON ON TEES REM	£100.00		£1,857.63
18/12/2020	Remittance 31STOCKTON ON TEES REM	£50.00		£1,757.63

18/12/2020	Debit 12.03 on 18/12/20 M1 STOCKTON HIGH ASD	-£470.00	£1,707.63
14/12/2020	Remittance 31STOCKTON ON TEES REM	£82.84	£2,177.63
08/12/2020	Remittance 31STOCKTON ON TEES REM	£263.62	£2,094.79
08/12/2020	Remittance 31STOCKTON ON TEES REM	£141.09	£1,831.17
08/12/2020	Debit 12.16 on 08/12/20 M1 STOCKTON HIGH ASD	-£477.00	£1,690.08
08/12/2020	Credit 12.15 on 08/12/20 M1 STOCKTON HIGH C ASD	£465.00	£2,167.08
08/12/2020	Credit 12.14 on 08/12/20 M1 STOCKTON HIGH C ASD	£100.00	£1,702.08
08/12/2020	Credit 12.13 on 08/12/20 M1 STOCKTON HIGH C ASD	£25.00	£1,602.08
17/11/2020	Counter Credit Mazhar Iqbal MR MAZHAR IQBAL BGC	£235.00	£1,577.08
13/11/2020	Debit 10.21 on 13/11/20 M1 STOCKTON HIGH ASD	-£1,492.00	£1,342.08
05/11/2020	Remittance 31STOCKTON ON TEES REM	£95.04	£2,834.08
05/11/2020	Remittance 31STOCKTON ON TEES REM	£172.00	£2,739.04
05/11/2020	Remittance 31STOCKTON ON TEES REM	£73.85	£2,567.04
05/11/2020	Remittance 31STOCKTON ON TEES REM	£50.00	£2,493.19
05/11/2020	Remittance 31STOCKTON ON TEES REM	£50.00	£2,443.19
05/11/2020	Remittance 31STOCKTON ON TEES REM	£100.00	£2,393.19
05/11/2020	Remittance 31STOCKTON ON TEES REM	£235.00	£2,293.19
19/10/2020	Funds Transfer SHARIF Z A CHARITY FT	£300.00	£2,058.19
01/09/2020	Debit 08STOCKTON ON TEES	-£1,590.00	£1,758.19

01/09/2020	Remittance 08STOCKTON ON TEES STOCKTON HIGH ST08 REM	£77.05	£3,348.19
12/08/2020	Remittance 08STOCKTON ON TEES REM	£96.21	£3,271.14
12/08/2020	Remittance 08STOCKTON ON TEES REM	£412.61	£3,174.93
29/05/2020	Cash Withdrawal 16.0329MAYLKLKB000 PO VICTORIA ROAD 2 ATM	-£300.00	£2,762.32
18/05/2020	Funds Transfer IQBAL S ZAKAT FT	£300.00	£3,062.32
15/05/2020	Counter Credit Z Sharif Charity BGC	£300.00	£2,762.32
21/04/2020	Counter Credit ARIF & ANWAR SAHDIA AKMAL BGC	£30.00	£2,462.32
20/04/2020	Counter Credit A Butt For needy people BGC	£100.00	£2,432.32
09/04/2020	Counter Credit Mazhar Iqbal MR MAZHAR IQBAL BGC	£600.00	£2,332.32
30/03/2020	Counter Credit K Benalem abbas BGC	£60.00	£1,732.32
19/03/2020	Counter Credit ZIA N Karamat Hussain BGC	£275.00	£1,672.32
18/03/2020	Remittance 08STOCKTON ON TEES REM	£300.00	£1,397.32
18/03/2020	Remittance 08STOCKTON ON TEES REM	£120.00	£1,097.32
18/03/2020	Remittance 08STOCKTON ON TEES REM	£20.00	£977.32
18/03/2020	Remittance 08STOCKTON ON TEES REM	£56.90	£957.32

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