

Report of the Trustees and
Financial Statements for the Period 30 September 2019 to 31 December 2020
for
Ghamkol Sharif UK

CWP Chartered Certified Accountants
Unit 1A
85 Greengate
Manchester
M3 7NA

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for the Period 30 September 2019 to 31 December 2020

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Report of the Trustees

for the Period 30 September 2019 to 31 December 2020

Introduction

Ghamkol Sharif UK is a non-governmental, non-profit, non-political organisation registered with the UK Government.

Ghamkol Sharif UK was established by Sufi Abdullah Khan (ra) in 1962 and until his passing in 2015, he established an ethos of selfless service for the creation of Allah. We work to continue his legacy in serving to help the spiritual and material wellbeing and comfort of all those in need.

Our work is funded through private donations and 100% of the funds collected are delivered to those in need. We wish for you to be part of these noble causes and share what Allah has bestowed upon us.

2020 was a challenging time for us due to COVID-19. With your support and generous donations, we were able to work through the challenges of COVID-19 and served our local community and thousands of people in dire need across the world.

This report offers an overview of how we worked to achieve our objectives.

1. Advancement of Islam
2. Education
3. Relieving poverty

For the majority of the year, we delivered our work for the first two objectives through online sessions.

1. Advancement of Islam

a. Milad

In 2020, we held our 49th annual Mawlid gathering. Many scholars participated in our online Mawlid event and our community was pleased that we arranged online events despite Covid-19 restrictions.

b. Urs

2020 marked 59 years since Sufi Abdullah Khan (ra) began the annual Urs gathering of Naqshbandi Khawajghan. We organised an online Urs gathering which was streamed live so everyone across the UK could be part of this spiritual event.

c. Dhikr

Our weekly Dhikr gatherings which are the UK's longest consistent gathering continued and took place online

d. Dalail ul Khayrat

Every Monday, the 201 names of the Prophet Muhammad ﷺ compiled by Imam al-Jazuli were recited and the gathering concluded with a recitation of Durood Taj and a special dua for everyone which was streamed online.

e. Layalat ul Bara'ah

We held our 35th annual Laylatul Bara'ah (Night of Deliverance) event where our students recited the entire Qur'an from the Maqaam of Hadrat Sufi Abdullah Khan (ra). The session was streamed live as we were unable to have facilitate for people attend in person.

f. Daily prayers, Jummah and Taraweeh

Up until COVID-19 prayers took place on site. During COVID-19, the Friday sermon was delivered online and as the congregational Taraweeh was unable to take place, we had a Juz of the Quran recited daily which was an opportunity for listeners to connect with the Quran by either listening or reciting along.

g. Moonsighting

Each month, our team of dedicated volunteers went out to attempt sighting the moon. Our moon sighting announcements were followed by a number of Masjids and organisations across the country.

2. Education

a. Adult classes

With us spending majority of the year under lockdown restrictions, we responded well to the changes by delivering many online initiatives either through Zoom or Live from our Social Media pages.

Every Saturday, Shaykh Muhammad Danyaal delivered lessons on Dars al Shifa and various texts of Seerah.

We also had an online weekly class for everyone which covered the life of our Master Muhammad peace be upon him along with study of the 40 Hadith of Imam Nawawi. These sessions were delivered through Zoom.

Ustadha Badriya delivered Quran tafsir classes for Sisters every week. These classes were very popular amongst sisters and were well attended throughout the year.

During Ramadhan we delivered many lectures and engaging sessions for all to benefit from. Each day would consist of one of our students reciting Surah Yaseen after Fajr and Surah Mulk after Asr. This was an opportunity for all to collectively recite the Surahs and each day a Juz of the Quran would also be recited.

Each day in Ramadhan scholars from across the country delivered talks. Topics included elements of Reflection (patients and detaching from the dunya) along with focusing on important events which took place during Ramadhan.

b. Hifz classes

Our madrasa students continued their Hifz by being taught online due to Covid-19 restrictions. This was a new way of teaching and children were able to make good progress to support their Hifz.

3. Relieving poverty

The Prophet Muhammad ﷺ said "Feed the hungry."

In a world where there is more food than those who are hungry and more wealth than is required, it is heart breaking to witness starvation on an unprecedented scale and record-breaking figures of charity money being collected and reported.

For the past 50 years, Ghamkol Sharif UK has been working to meet the needs of every one of Allah's creation down to the very basics such as a daily meal.

Our policy has always been that 100% of donations must go to those who they were given for. Zero monies from any donation we receive goes towards any administrative costs and we are proud to not have any employees in our relief projects.

Our charity work is funded with 100% donations and the sincere voluntary work of our team

While many charities work towards long term goals, Ghamkol Sharif UK intends to serve the very basic daily needs of the most destitute of people: food, water, health, and shelter.

There are large humanitarian crisis' around the world, COVID-19 only added to the woes attached to poverty. With people rushing to food banks in the UK, we can only imagine how people already buried in poverty are being impacted.

Alhamdulillah, the struggles we faced in the UK didn't deter us and our donors from being generous and sharing towards our local and global family.

This year, we worked very hard to identify those in dire need and to ascertain their immediate needs. We made sure that every penny is justly spent and can be duly accounted for.

Our intention is always to ensure people's needs are met and the trust you have in us is fulfilled.

We ask Allah to accept everyone's donations and increase the blessings in your wealth. We ask Allah to include everyone in His Promise to recompense each and every donor and to include all the beneficiaries of Ghamkol Sharif UK.

"We may not end poverty, but we will honestly serve those we can reach"

a. Food Banks

"The number of children using foodbanks rose by 122%" – The Telegraph."

As the pandemic struck and people's daily meals began to be compromised, we decided to work with, and support established and already on the ground foodbanks. This was to ensure the swift delivery of food to those in need within the local community.

We worked in partnership with Matt's Mission (Yardley, Birmingham), UCF (Small Heath, Birmingham) and Dawat-e-Islami (throughout the UK) to deliver food packs to families.

b. Yemen

The Prophet Muhammad ﷺ said "O Allah! bestow Your blessings on our Yemen." - Sahih Bukhari

With your donations, 72 orphans in Yemen have been sponsored. This funds their food, clothes, education and health needs for one year.

6,600 hot meals were served in Aden, Hudaydah and Taiz to those affected by the war, widows, and those with little or no income. Prices for food are extremely high in these areas.

In response to the draught and unsafe water affecting Yemen, almost 1 million litres of water were also distributed in Aden, Hudaydah and Taiz. Two solar panelled wells have also been commissioned for these areas.

100 families of six people each were served food parcels in the al-Muddafar, al-Kahira and Salah districts of Taiz. These packs included 25kg of flour, 10kg sugar, 10kg rice, 1.8 litres cooking oil, 6 cans of beans and spaghetti and 900g of powdered milk.

"Yemenis are not going hungry; they are being starved" - United Nation World Food Programme

c. Syria

"Syria is the biggest humanitarian and refugee crisis of our time."Filippo Grandi, UNHCR High Commissioner

120 beneficiaries in the most affected areas in Syria were served food parcels.

16 prosthetic limbs have been donated and fitted to those suffering from the war in Northern Syria.

According to the UNHCR, "48% of all refugee children of school age are out of education". To help in this area of need, we have sponsored 26 students to be rehabilitated into education and paid for their fees.

d. Tanzania

According to the UN, 84.1% of the rural population of Tanzania is living below the poverty line.

500 people received a hot meal and gifts on Eid ul Fitr

368 poor families were served food packs which included 10kg rice, 5kg beans, 21kg noodles, 3kg sugar, 3 litres cooking oil, 400g tea bags and 1kg dates.

We have empowered 20 vulnerable widows to generate a sustainable income by providing them with one goat each.

e. Pakistan

2000 hot meals were distributed to the homeless people of Lahore

A mother of an extremely poor family was funded to have heart surgery

We contributed towards the Prime Minister Imran Khan COVID-19 Relief Fund

250 Winter clothing packs which included a jumper, hat, gloves, socks and a blanket were distributed to homeless people. **Another 50 duvets were also distributed.**

100 students in Jamia Nizamia and Darul Uloom Chishtia have been sponsored in their studies of Hifz, Dars Nizami, computing and sports.

We supported 28 orphans in the KORT orphanage in Akhtarabad, Mirpur which takes care of every need of their 380 orphaned boys and girls.

f. Bangladesh

320 Winter clothing packs including jumper, hat, gloves, socks and a blanket were distributed to homeless people in Chittagong.

g. Qurbani & Aqiqah

Neither their meat nor blood reaches Allah. Rather, it is your piety that reaches Him. (22:37)

158 Zabihahs were performed and the meat was shared between 2000 people in Tanzania.

MESSAGE OF GRATITUDE

The example of those who spend in the way of Allah is like a grain that produced seven ears, each ear having a hundred grains, and Allah multiplies the reward for whom He wills. Allah is All-Embracing, All-Knowing. (2:261)

Those who spend of their wealth [in charity] by night and by day, in secret and in public, have their reward with their Lord: **on them shall be no fear, nor shall they grieve.** (2:274)

We are grateful to have been granted the Towfeeq by Allah to serve His creation. We ask Allah to accept our small contribution and grant us the greatest reward.

Allah include each and every donor in the sincere and heartfelt duas of the beneficiaries of the donations this year. Allah allow all these donations to be means of purity, blessing and closeness to Him.

Registered Charity number
1185566

Principal address
38 Warwick Road
Sparkhill
Birmingham
B11 4QR

Trustees
M Khizar (appointed 30.9.19)
M H Akhtar
Ms A Khan (appointed 3.11.20)

Independent Examiner
CWP Chartered Certified Accountants
Unit 1A
85 Greengate
Manchester
M3 7NA

Structure, governance and management
Governing document

The charity is controlled by its governing document, a deed of trust and constitutes a charitable incorporated organisation.

Risk Management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud.

Approved by order of the board of trustees on 05/04/2023 and signed on its behalf by:

M H Akhtar
M H Akhtar - Trustee

Independent Examiner's Report to the Trustees of
Ghamkol Sharif UK

I report on the accounts for the period 30 September 2019 to 31 December 2020, which are set out on pages

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

Independent Examiner's statement

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

DocuSigned by:

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Waqqas Pal
CWP Chartered Certified Accountants
Unit 1A
85 Greengate
Manchester
M3 7NA

Date:5/4/2023.....

Statement of Financial Activities
for the Period 30 September 2019 to 31 December 2020

	Notes	Unrestricted fund £
Income and endowments from		
Donations and legacies		<u>149,849</u>
Expenditure on		
Raising funds		3,465
Charitable activities		
Charitable activities		96,865
Governance costs		2,312
Other		<u>39,574</u>
Total		<u>142,216</u>
NET INCOME		<u>7,633</u>
Total funds carried forward		<u><u>7,633</u></u>

Ghamkol Sharif UK

Balance Sheet
31 December 2020

	Notes	Unrestricted fund £
Current assets		
Cash at bank		107,633
Net current assets		<u>107,633</u>
Total assets less current liabilities		107,633
Creditors		
Amounts falling due after more than one year	4	(100,000)
NET ASSETS		<u><u>7,633</u></u>
Funds	6	
Unrestricted funds		<u>7,633</u>
Total funds		<u><u>7,633</u></u>

The financial statements were approved by the Board of Trustees and authorised for issue on 05/04/2023.....
and were signed on its behalf by:

M H Akhtar
M H Akhtar - Trustee

M Khizar
M Khizar - Trustee

Notes to the Financial Statements
for the Period 30 September 2019 to 31 December 2020

1. Accounting policies

Accounting convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Charities Act 2011 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight-line basis over the period of the lease.

3. Governance costs

The legal fees were incurred simply for the setting up of the charity

2. Trustees' remuneration and benefits

There were no trustees' remuneration or other benefits for the period ended 31 December 2020.

Trustees' expenses

There were no trustees' expenses paid for the period ended 31 December 2020.

Notes to the Financial Statements - continued
for the Period 30 September 2019 to 31 December 2020

4. **Staff costs**

The average monthly number of employees during the period was as follows:

Staff	<u>12,024</u>
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No employees received emoluments in excess of £60,000.

The wages and salaries are related to Madrassah teachers wages.

5. **Creditors: amounts falling due after more than one year**

The charity has received an interest-free loan of £100,000 on 19th November 2020.

6. **Movement in funds**

	Net movement in funds £	At 31.12.20 £
Unrestricted funds		
General fund	7,633	7,633
	<hr/>	<hr/>
TOTAL FUNDS	<u>7,633</u>	<u>7,633</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	149,849	(142,216)	7,633
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>149,849</u>	<u>(142,216)</u>	<u>7,633</u>

Ghamkol Sharif UK

Detailed Statement of Financial Activities
for the Period 30 September 2019 to 31 December 2020

£

Income and endowments

Donations and legacies

Donations - General

134,330

Education fees

15,519

149,849

Total incoming resources

149,849

Expenditure

Other trading activities

Masjid expenses

1,410

Silsila work expenses

2,055

3,465

Charitable activities

Charitable donations

96,865

Governance costs

Accountancy

1,812

Legal fees

500

2,312

Support costs

Management

Madrassa teachers wages

12,022

Books & library

832

Light, heat, rates

440

Insurance

737

Telephone

40

Postage and stationery

1,145

Advertising

1,597

Sundries

263

Subscriptions

399

Repairs and renewals

21,718

39,193

Finance

Bank charges

381

Total resources expended

142,216

Net income

7,633