

# FRIENDS FOR LIFE AID

England & Wales · Charity number 1198976

## Details

---

**Status** Registered

**Legal form** CIO

**Registered** 2022-05-16

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

## Contact

---

**Address** Flat 11  
Icarus House  
British Street  
London  
E3 4LZ

**Phone** 07462069736

**Email** [arif.ahmed242@yahoo.co.uk](mailto:arif.ahmed242@yahoo.co.uk)

## Activities

---

**Objects:** THE OBJECTS OF FRIENDS FOR LIFE AID ARE:TO ADVANCE THE EDUCATION OF THE PUBLIC, AND IN PARTICULAR YOUNG PEOPLE LIVING IN POVERTY IN BANGLADESH FOR THE PUBLIC BENEFIT BY PROVIDING GRANTS, ITEMS AND SERVICES TO INDIVIDUALS IN NEED AND/OR CHARITIES, OR OTHER ORGANISATIONS WORKING TO ADVANCE, PROMOTE AND IMPROVE ACCESS TO EDUCATION.

**Activities:** Education for people living in poverty

## Classification

---

- **How:** Makes Grants To Individuals, Makes Grants To Organisations
- **What:** Education/training
- **Who:** Children/young People

## Geography

---

- Bangladesh

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£12,367	£11,805	-	-
2024-03-31	£1,420	£300	-	-
2023-03-31	£6,982	£6,250	-	-

## Trustees

Name	Role	Appointed
Tajab Chowdhury	Chair	2022-05-15
Arif Ahmad		2024-05-28
Muhammed Miah		2022-05-15

**FRIENDS FOR LIFE AID**

England & Wales - Charity number 1198976

---

# Accounts

---

# *Friends for Life Aid*

*Annual Report and Financial  
Statements for the year ended  
31 March 2025*

## Contents

<b>1. Charity Information.....</b>	<b>1</b>
<b>2. Trustee Report .....</b>	<b>2</b>
<b>3. Objectives and Activities.....</b>	<b>2</b>
<b>4. Public Benefit Statement .....</b>	<b>2</b>
<b>5. Achievement and Performance this year.....</b>	<b>3</b>
<b>6. Fundraising Approach.....</b>	<b>3</b>
<b>7. Financial Review.....</b>	<b>3-4</b>
<b>8. Principal Risks and Uncertainties.....</b>	<b>4</b>
<b>9. Structure, Governance and Management.....</b>	<b>4</b>
<b>10. Future Plans.....</b>	<b>5</b>
<b>11. Statement of Trustees' responsibilities.....</b>	<b>5</b>
<b>12. Financial Statement.....</b>	<b>6</b>
<b>Statement of Financial Activities.....</b>	<b>6</b>
<b>Balance Sheet.....</b>	<b>7</b>

## **1. Charity Information and Administrative Details**

**Registered name:** Friends for Life Aid (FFLA)

**Charitable status:** Charitable Incorporated Organisation (CIO)

**Registered charity number:** 1198976

**Registered address:** Flat 11, Icarus House, London E3 4LZ

**Correspondence:** Arif Ahmad (Trustee), Flat 11, Icarus House, London E3 4LZ

**Bankers:** Metro Bank, One Southampton Row, London WC1B 5HA

**Trustees who served during the year and to the date of approval:**

- Tajab Chowdhury – Chair of Trustees
- Arif Ahmad – Trustee
- Muhammed Miah – Trustee

## **2. Trustees' Annual Report (for the year ended 31 March 2025)**

The trustee presents their report together with the set of financial statements of the charity for the year ended 31<sup>st</sup> March 2025.

The Friends for Life Aid ("the Charity") is registered in England and Wales in May 2022 with primary aim to help provide "Education for people living in poverty, aiming to support disadvantaged communities through education initiatives."

The Trustees and voluntary members of the Committee undertake the day-to-day management of the Charity voluntarily and without seeking any individual benefits or reward which is central to the ethos of the Charity. No-one is paid or allowed to derive financial benefit from providing any support in providing the delivery of the FFLA objects.

## **3. Objectives and Activities**

**Objects:** The charity's objects are to advance education for the public benefit, with a particular focus on people living in poverty, principally in underprivileged and deprived areas of Bangladesh.

Main activities undertaken to further these purposes:

- Fundraising from the public and supporters to resource educational and community projects;
- Grant-making and support to partner institutions that provide social, cultural and educational learning spaces for people from deprived backgrounds;
- Volunteer-led oversight and monitoring of projects to ensure funds are used for charitable purposes only.

## **4. Public Benefit Statement**

The trustees confirm that they have had due regard to the Charity Commission's public benefit guidance and that the activities carried out during the year directly further FFLA's charitable purposes for the public benefit. Beneficiaries include disadvantaged children, young people and their communities in Bangladesh, who gain access to educational resources, facilities and opportunities they would not otherwise have.

## 5. Achievement and Performance this year

Despite a challenging economic environment for fundraising, with cost-of-living pressures affecting donor giving, FFLA successfully delivered two targeted appeals during the year:

- 2024 Bangladesh Flood Appeal – emergency relief was delivered through trusted local partners, addressing essential needs and reaching targeted beneficiaries.
- 2024 Kalamakanda Masjid Project Appeal in Netrokuna – support contributed to capital improvements for community learning spaces and facilities, completed as planned.

The trustees are grateful to donors and volunteers for their continued commitment. No staff were employed during the year; all activity was carried out by trustees and volunteers.

## 6. Fundraising Approach

FFLA undertakes low-risk, volunteer-led fundraising from the public and its supporter base. The charity is not registered with the Fundraising Regulator; however, the trustees aim to follow the spirit of the Code of Fundraising Practice, ensuring respectful engagement with donors and prompt handling of any complaints. No complaints were received in the year.

## 7. Financial Review

**Overall result for the year:** The charity reports a net surplus for the year, resulting in closing free reserves of £3,014 at 31 March 2025. (Accompanying financial statements.)

**Reclassification of opening balance:** The opening funds brought forward have been corrected by £600 (reclassifying an amount previously shown within creditors), resulting in corrected brought-forward funds of £2,452.

**Principal funding sources:** unrestricted donations from the public and income from specific appeals.

**Reserves policy:** The trustees aim to maintain a modest level of unrestricted reserves sufficient to cover essential governance and administrative costs and to provide resilience when planning projects. At year end, free reserves were modest but adequate for the size of the charity.

**Going concern:** The trustees consider that there are no material uncertainties affecting the Charity's ability to continue as a going concern for at least 12 months from the date of approval of these accounts.

## **8. Principal Risks and Uncertainties**

- Compliance and safeguarding risks associated with working through partners overseas – mitigated by due diligence, simple grant agreements and activity reporting;
- Financial controls and fraud risk – mitigated by dual authorisation of payments, oversight by trustees and maintaining clear records;
- Reputational and fundraising risk – mitigated by transparent reporting and careful campaign planning.

The trustees review risks periodically and will consider forming subcommittees as activity grows.

## **9. Structure, Governance and Management**

FFLA is a Charitable Incorporated Organisation (CIO) governed by its constitution. Day-to-day management is undertaken by the trustees with support from volunteers; no trustees or volunteers received remuneration or benefits from the charity during the year. There were no related party transactions.

Trustee recruitment, induction and training: Trustees are appointed in line with the constitution. New trustees receive an induction covering the charity's purposes, policies, finances and the Charity Commission's guidance for trustees. The board meets regularly (virtually and in person) and decisions are made collectively.

## 10. Future Plans

- Website and digital presence: phased rollout of an information site with donation capability, subject to funding;
- Digital outreach: Expanding use of social media platforms such as Facebook and YouTube to reach donors and beneficiaries;
- Fundraising: continue to mobilise support from the public and regular donors, and explore supplementary income streams to support education-focused grants and projects.

## 11. Statement of Trustees' responsibilities

The trustees are responsible for preparing the **Trustees' Annual Report and the financial statements** in accordance with applicable law and **UK Accounting Standards**. The law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of its incoming resources and application of resources for that period. In preparing the financial statements, the trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles in the Charities SORP, where applicable;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards and the Statement of Recommended Practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with applicable law and regulation (SORP 2019). The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

## 12. Financial Statement

The Statement of Financial Activities and Balance Sheet for the year ended 31 March 2025, together with the related notes and accounting policies, form part of these financial statements and are presented in the following pages or as an appendix to this report.

<b>Statement of financial activities (SOFA)</b>		
<b>For the year ended 31st March 2025</b>		
	<b>2025</b>	<b>2024</b>
	<b>Total</b>	<b>Total</b>
	<b>£</b>	<b>£</b>
<b>Income from:</b>		
Donations and legacies	12,367	1,420
Charitable activities	-	-
Other activities	-	-
<b>Total income</b>	<b>12,367</b>	<b>1,420</b>
<b>Expenditure on:</b>		
Raising funds:		
Costs of Operating activity	-	300
Expenditure on raising funds	310	-
Charitable activities		
Other activities - Direct Costs	11,495	-
<b>Total expenditure</b>	<b>11,805</b>	<b>300</b>
<b>Net income/(expenditure) before net gains/(losses) on investments</b>	<b>562</b>	<b>1,120</b>
Net gains/(losses) on investments	-	-
<b>Net Income/ (expenditure)</b>	<b>562</b>	<b>1,120</b>
Transfers between funds	-	-
<b>Net movement in funds</b>	<b>562</b>	<b>1,120</b>
<b>Reconciliation of funds:</b>		
Total funds brought forward	<b>2,452</b>	732
<b>Total funds carried forward</b>	<b>3,014</b>	<b>1,852</b>

**Balance sheets**

As at 31st March 2025

	<b>2025</b>	<b>2024</b>
	<b>Total</b>	<b>Total</b>
	£	£
<b>Fixed assets:</b>		
Tangible assets	-	-
Investment properties	-	-
Investments	-	-
<b>Current assets:</b>		
Stock	-	-
Debtors	-	-
Cash at bank and in hand	<b>3,014</b>	2,452
	<b>3,014</b>	2,452
<b>Liabilities:</b>		
Creditors: amounts falling due within one year	-	600
<b>Net current assets</b>	<b>3,014</b>	1,852
<b>Total assets less current liabilities</b>	<b>3,014</b>	1,852
Creditors: amounts falling due after one year	-	-
<b>Total net assets</b>	<b>3,014</b>	1,852
<b>Funds:</b>		
Restricted income funds	-	-
Unrestricted income funds:		
Designated funds	-	-
General funds	-	-
Total unrestricted funds	-	-
<b>Total charity funds</b>	<b>3,014</b>	1,852

Approved by the Board of Trustees and authorised for issue on 27.01.26.

Tajab Chowdhury (Chair of Trustees)

**FRIENDS FOR LIFE AID**

England & Wales - Charity number 1198976

---

# Accounts

---

Registered number  
1198976

# FRIENDS FOR LIFE AID

Accounts

31 March 2024

**FRIENDS FOR LIFE AID**  
**Profit and Loss Account**  
**for the year ended 31 March 2024**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b>Member Contribution</b>	1,420	6,982
Other charges	(300)	(6,250)
<b>Profit before taxation</b>	<u>1,120</u>	<u>732</u>
<b>Profit</b>	<u><u>1,120</u></u>	<u><u>732</u></u>

**FRIENDS FOR LIFE AID****Registered number: 1198976****Balance Sheet****as at 31 March 2024**

	<b>2024</b> <b>£</b>	<b>2023</b> <b>£</b>
Current assets	2,452	1,032
Creditors: amounts falling due within one year	<u>(600)</u>	<u>(300)</u>
Net current assets	<u>1,852</u>	<u>732</u>
Total assets less current liabilities	<u>1,852</u>	<u>732</u>
<b>Net assets</b>	<b><u>1,852</u></b>	<b><u>732</u></b>
<b>Capital and reserves</b>	<b><u>1,852</u></b>	<b><u>732</u></b>
	<b>Number</b>	<b>Number</b>
Average number of employees	<u>0</u>	<u>0</u>

The company is a private company limited by shares and incorporated in England. Its registered office is Flat 11, Icarus House, British Street, LONDON, E3 4LZ.

The director is satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006.

The member has not required the company to obtain an audit in accordance with section 476 of the Act.

The director acknowledges his responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The accounts have been prepared in accordance with the micro entity provisions of the Companies Act 2006 and FRS 105, The Financial Reporting Standard applicable to the Micro-entities Regime. The accounts have been delivered in accordance with the provisions applicable to companies subject to the small companies regime. The profit and loss account has not been delivered to the Registrar of Companies.

Tajab Chowdhury

Director

Approved by the board on 23 January 2025

**FRIENDS FOR LIFE AID**  
**Detailed profit and loss account items**  
**for the year ended 31 March 2024**

*This schedule does not form part of the statutory accounts*

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b>Member Contribution</b>		
Member Contribution	<u>1,420</u>	<u>6,982</u>
<b>Other charges</b>		
General administrative expenses:		
Project	<u>-</u>	<u>5,950</u>
	<u>-</u>	<u>5,950</u>
Legal and professional costs:		
Accountancy fees	<u>300</u>	<u>300</u>
	<u>300</u>	<u>300</u>
	<u>300</u>	<u>6,250</u>

**FRIENDS FOR LIFE AID**  
**Detailed balance sheet items**  
**as at 31 March 2024**

*This schedule does not form part of the statutory accounts and should NOT be sent to HMRC*

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b>Current assets</b>		
Cash at bank and in hand	<u>2,452</u>	<u>1,032</u>
<b>Creditors: amounts falling due within one year</b>		
Other creditors	<u>600</u>	<u>300</u>
<b>Capital and reserves</b>		
Profit and loss account	<u>1,852</u>	<u>732</u>
<b>Profit and loss account</b>		
Brought forward	732	-
Profit	<u>1,120</u>	<u>732</u>
	<u>1,852</u>	<u>732</u>

**FRIENDS FOR LIFE AID**

England & Wales - Charity number 1198976

---

# Accounts

---

Registered number  
1198976

FRIENDS FOR LIFE AID

31 March 2023

**FRIENDS FOR LIFE AID**  
**Charity information**

<b>CONTENTS</b>		<b>Page</b>
Charity Information	:	1
Trustees report	:	2
Accountants' report	:	3
Statement of financial activities	:	4
Statement of Financial Position	:	5

**FRIENDS FOR LIFE AID**  
**Charity information**

MEMBERS OF THE MANAGEMENT COMMITTEE

President	Tajab Chowdhury
Trustee	Muhammed Miah Muhammad Aslam Uddin
Accountants	MD Sulaman Ahmed AFA/MIPA, AAIA, Cipfa(Afill) Tax Whiz International Accountants 45a Raven Row London E1 2EG
Bankers	Metro Bank One Southampton Row London WC1B 5HA
Registered Charity Address	Flat 11, Icarus House London E3 4LZ
Registered Charity number	1198976

**FRIENDS FOR LIFE AID**  
**Registration Number 1198976**  
**REPORT OF THE TRUSTEES**

The trustee present their report together with the financial statement of the charity for the year ended 31st of March 2023

**Object of the charity, principal activities and organisation:**

The charity is governed by its constitution. The object of the charity and the principal activity continues to be that of advancing in accordance With the tenets and doctrine of Islam and promote education in the principles of Islamic faith.

The charity's regular activities include providing facilities for five times prayers in the mosque and Arabic classes for young children three days a week as well as on various special occasions such as holy nights and ceremonies.

**Development activities and achievements this year:**

**Trustees responsibilities in relation to financial statements**

Law applicable to the charities in England and wales require the trustees to prepare financial statements for each financial year which give true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements the trustees are required to

- \* Select the trustees accounting policies and then apply them consistently;
- \* Make judgements and estimates that are reasonable and prudent
- \* State whether applicable accounting standards and statement of recommended practice have been followed subject to any departure disclosed and explained in the financial statements;

Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business

The trustees are responsible for keeping financial records which disclose with reasonable accuracy at any time the financial positin of the charity and enable them to ensure that the financial statements comply with the provisions of Statement of Recommended Practice (SORP) Accounting and Reporting by Charities issued in March 2005. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Approval**

This report was approved by the Trustees on 06/06/2024 and signed on their behalf

---

Tajab Chowdhury  
(President )

**Independent Examiner's report to the trustees of  
FRIENDS FOR LIFE AID**

We report on the accounts of the Trust for the year Ended 31st March 2023, which are set out on pages ....

**Respective responsibilities of the trustees and examiners**

As the charity's trustee you are responsible for the preparation of the the accounts; you consider that the audit requirement of section 43(2) of the Charities Act 1993 (the Act) does not apply. It isour responsibility to state, on the basis of the procedure specified in the General Directions given by the Charity Commisioners under section 43(7) (b) of the Act, whether particular matters have come to our attention.

Our examination was carrid out in accordance with the General Direction given by the charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclouser in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in audit, and consequently we do not express an audit opinion on the view given by the accounts.

**Independent Examiners statement**

In connection with our examination no matter has come to our attention:

(1) which give us reasonable cause to believe that in any material respect the requirements

\*to keep accounting records in accordance with the section 41 of the Act;  
\*to prepare accounts which accord with the accounting record and to comply with the accounting requirements of the Act, have not been met;

(2) To which in our opinion, attention should be down in order to enable a proper understanding of the accounts

**Tax Whiz**

International Accountants  
45a Raven Row  
London E1 2EG

Date:.....

**FRIENDS FOR LIFE AID**  
**Statement of financial activities**  
**for the year ended 31 March 2023**

	<b>2023</b>
	<b>£</b>
<b>Sales</b>	
Sales	<u>6,982</u>
<b>Cost of raw materials and consumables</b>	
Project Cost	<u>5,950</u>
<b>Other charges</b>	
Legal and professional costs:	
Accountancy fees	<u>300</u>
	<u>300</u>
	<u>6,250</u>
Net Income resources	<u><u>732</u></u>
<b>Transfer to reserve</b>	
Net Income resources for the year	732
Brought forward Funds	-
Total funds Carried forward	<u><u>732</u></u>

**FRIENDS FOR LIFE AID**  
**Statement of Financial Position**  
**as at 31 March 2023**

	<b>2023</b>
	<b>£</b>
<b>Current assets</b>	
Cash at bank and in hand	<u>1,032</u>
<b>Creditors: amounts falling due within one year</b>	
Other creditors	<u>(300)</u>
<b>Capital and reserves</b>	
Unrestricted Fund	<u>732</u>
<b>Total equity</b>	<u>732</u>