



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	January	2024		31	December	2024

Section A Reference and administration details

Charity name

Bedayati UK (CIO)

Other names charity is known by

Registered charity number (if any)

1200498

Charity's principal address

45 Mayton Street

London

Postcode

N7 6QP

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	Karim Chedid			
2	Nicole Semaan			
3	Zainab Haseeb			
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	CIO
Trustee selection methods (eg. appointed by, elected by)	Appointed

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

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Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

Bedayati UK is a 'sister charity' to Bedayati Lebanon, a social sector organisation established in Lebanon in 2020: bedayati.org. The four trustees for Bedayati UK are trustees of Bedayati Lebanon.

Bedayati's Youth Program seeks to widen opportunities for marginalised youth in the labour market, responding to their aspirations for change. Youth between the ages of 16-25 who take part in our program are accompanied for a period of six to nine months, during which time they are also encouraged to set their career goals.

Our training covers digital literacy, English and life skills. We combine job readiness training with short-term employment opportunities and sports, to promote the employability of youth and help with their personal development. Bedayati actively supports the placement of students in further education, training, or decent employment upon completion of the Program.

Our Community Kitchen initiative, which provides 1000 hot meals per week to food insecure communities in Beirut, including most recently the areas affected by the Beirut blast, helps promote youth employability and restore livelihoods, providing short-term employment opportunities to over 20 youths since its inception. Students from our Youth Program are employed as kitchen assistants and take care of food purchasing, meal preparation and food distribution. Through their work in the Community Kitchen, youth learn project management and employability skills, teamwork and community service.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Section D

Achievements and performance

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

Bedayati UK managed to:

- Bedayati UK managed to sell a total of 81 cookbooks at 25 GBP each through word of mouth and through selling to a third party seller called 'Maqam books'.
- Bedayati UK successfully ran fundraisers in the aftermath of the war in Lebanon through a Gofundme campaign.
- Bedayati UK raised funds through the Benevity platform through workplace donations of employees at BlackRock and at McKinsey.

Section E Financial review

Brief statement of the charity's policy on reserves

The charity did not accumulate a significant amount of reserves during the period of this financial review given the bulk of the year was spent on admin related to starting the charity up, setting up with the HMRC for Giftaid and setting up the bank account with HSBC.

Details of any funds materially in deficit

N/A

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F Other optional information

Section G Declaration

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

Signed on behalf of the charity's trustees

Signature(s)	K Chedid	
Full name(s)	Karim Chedid	
Position (eg Secretary, Chair, etc)	Trustee	
Date	23/10/2025	

Your Statement

BEDAYATI UK (CIO)
45 Mayton Street
London
N7 6QP



Account Summary

Opening Balance	237.42
Payments In	6,717.55
Payments Out	4,037.00
Closing Balance	2,917.97

4 December 2024 to 3 January 2025

International Bank Account Number

GB86HBUK40115610998583

Branch Identifier Code

HBUKGB4195S

Account Name

BEDAYATI UK (CIO)

Sortcode

40-11-56

Account Number Sheet Number

10998583

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Your Charitable Bank Account details

Date	Payment type and details	Paid out	Paid in	Balance
03 Dec 24	BALANCE BROUGHT FORWARD			237.42
04 Dec 24	CR CITIBANK IRE FIN S		78.42	
	CR CITIBANK IRE FIN S		4,183.45	4,499.29
11 Dec 24	DR BEDAYATIGOFUNDME RBD11124IWVO875S BEDAYATI	4,000.00		
	DR BEDAYATIGOFUNDME RBD11124IWVO875S PAYMENT CHARGE	17.00		482.29
17 Dec 24	DR BEDAYATIGOFUNDME RBP17124G7W95BSW HSBC Bank PLC SCS	15.00		467.29
24 Dec 24	CR PAYPAL PPWDL5P522232AXWL		1,271.30	
	DR TOTAL CHARGES TO 02DEC2024	5.00		1,733.59
26 Dec 24	CR MOHD SUKARNO S CHARITABLE		90.00	1,823.59
30 Dec 24	CR CG BENEVITY		97.60	1,921.19
03 Jan 25	CR CITIBANK IRE FIN S		196.78	
	CR RIZKALLAH A Amal		800.00	2,917.97
03 Jan 25	BALANCE CARRIED FORWARD			2,917.97

4 December 2024 to 3 January 2025

Your Statement

Account Name
BEDAYATI UK (CIO)

Sortcode **Account Number** **Sheet Number**
40-11-56 10998583 19

Information about the Financial Services Compensation Scheme

Most deposits made by HSBC Business customers are eligible for protection under the Financial Services Compensation Scheme (FSCS). For further information about the compensation provided by the FSCS, refer to the FSCS website at fscs.org.uk, call into your nearest branch or call your telephone banking service. Further details can be found on the FSCS Information Sheet and Exclusions List which is available on our website (hsbc.co.uk/fscs/).

Credit Interest Rates			Debit Interest Rates		
	<i>balance</i>	<i>AER variable</i>		<i>balance</i>	<i>EAR variable</i>
Credit interest is not applied			Debit interest		
			21.34%		

Business Banking Customers

Interest and Charges

Your Business Banking Terms & Conditions cover how and when we apply interest and charges.

Details of our charges are available in our Business Price List or your individual price list if we've agreed one with you. Details of the debit interest we charge and credit interest we pay are available from our website – see Additional Information below. None of our business current accounts pays interest when in credit unless we individually agree a rate with you.

Overdrafts

Arranged overdraft:

This is where we agree in advance to provide an overdraft limit on your account before you make any transactions that take your account overdrawn, or over your existing arranged overdraft limit. Interest rates are individually agreed and will apply until otherwise agreed or the overdraft is cancelled. Rates are linked to the Bank of England base rate but if the base rate falls below zero, we'll treat it as zero.

For details of our fees and charges, please refer to your Business Overdraft agreement.

Unarranged overdraft:

This is where you make a payment or we take an amount from your account and you don't have enough money in the account to cover it or it exceeds your existing arranged overdraft limit. When you don't have an arranged overdraft limit, we'll charge our Business Standard Debit Interest Rate on any debit balances. When you have an existing arranged overdraft and go over its limit, we'll charge interest at the rate we've agreed with up to your arranged overdraft limit and will charge our Business Standard Debit Interest Rate on any balance over your arranged overdraft limit.

For information on our debit interest rates, see Additional Information below.

Your debit card

For debit card charges, please refer to the Business Price List. This details the standard charges for our business accounts, but doesn't apply if we've agreed different prices with you. For information about how foreign currency transactions are converted to sterling, please refer to the Business Banking Terms & Conditions.

Additional Information

A copy of our Business Price List and the Business Banking Terms & Conditions can be found on our website at business.hsbc.uk/legal.

Information on our savings accounts interest rates and Business Standard Debit Interest Rate can be found on our website at business.hsbc.uk/interest-rates.

This information is also available in our branches or by calling us on 03457 60 60 60 (+44 122 626 0878 if you're calling from outside the UK). Lines are normally open Monday to Friday, 8:00am to 8:00pm and Saturday, 8:00am to 2:00pm (subject to change over certain periods). If you need a Text Relay service, you can download the 'Relay UK' app and call our number from within it.

Details of the interest rates we pay and charges are also separately available through these channels.

To help us continuously improve our service and in the interests of security, we may monitor and/or record your conversation with us.

Business and Personal Banking Customers

Lost and Stolen Cards

If any of your cards are lost or stolen and you're a business account customer, please call 0800 032 7075. If you're a personal account customer, please call 0800 085 2401 or call 0800 085 2403 if you're a Private Banking client or Premier customer. If you're calling from outside the UK, please call us on +44 1442 422 929. Lines are open 24 hours.

Dispute Resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you're 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 don't take up your problem with us first, you won't be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

Accessibility

Do you need this information in a different format?

Our online banking services can be used with your own personal assistive technology. You can access your information and contact us via live chat in a way that suits you. Find out more about our online banking at: hsbc.co.uk/ways-to-bank/online-banking.

We can send this information in large print, braille, or audio. You can speak to us by visiting one of our branches, or by giving us a call. We also work with third parties such as SignVideo who provide services such as Text Relay and British Sign Language (BSL) Video Relay. Please visit hsbc.co.uk/accessibility to find out more. Business Banking customers can visit business.hsbc.uk/accessibility or business.hsbc.uk/contact-us. Personal Banking customers can visit hsbc.co.uk/accessibility or hsbc.co.uk/contact.

HSBC UK Bank plc, registered in England and Wales number 09928412. Registered office: 1 Centenary Square, Birmingham B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 765112.

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Personal Banking Customers

Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable.

Overdraft interest is charged on the cleared debit balance of your account, it accrues during your charging cycle (usually monthly) and is deducted from your account following the end of your charging cycle. Before we deduct debit interest, we will give you at least 14 days' notice of the amount to be deducted.

Overdrafts

Arranged overdraft:

Where we agree an overdraft limit in advance which lets you go overdrawn to spend up to that limit.

Unarranged overdraft:

When you make a payment that takes your account overdrawn if you don't have an arranged overdraft or takes your account over your arranged overdraft limit.

Monthly cap on unarranged overdraft charges

- Each current account will set a monthly maximum charge for:
 - going overdrawn when you have not arranged an overdraft; or
 - going over/past your arranged overdraft limit (if you have one).
- This cap covers any:
 - interest and fees for going over/past your arranged overdraft limit;
 - fees for each payment your bank allows despite lack of funds; and
 - fees for each payment your bank refuses due to lack of funds.

The monthly cap on unarranged overdraft charges for the HSBC Private Banking Account, HSBC Premier with retained Jade Benefits Bank Account, HSBC Premier Bank Account, HSBC Advance Bank Account, HSBC Bank Account and HSBC Graduate Bank Account is £20.

The monthly cap on unarranged overdraft charges is not applicable to Basic Bank Account, Student Bank Account and MyAccount as these accounts do not incur unarranged overdraft charges.

Your debit card

For debit card charges and how foreign currency transactions are converted to sterling please refer to the Personal Banking Terms and Conditions and Charges.

Customer service

You can chat with us 24/7 via Online Banking and the HSBC UK Mobile Banking App. Telephone Banking lines are open 8:00am to 8:00pm 365 days a year. Our 24-hour automated Telephone Banking, Online Banking and Mobile Banking are subject to maintenance periods. Calls may be monitored or recorded for quality purposes.



Independent Examiner's Report

To the Trustees of Bedayati UK

I report on the accounts of **Bedayati UK** for the year ended **31 December 2024**, which are set out in the accompanying financial statements.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act 2011;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. The examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts.

I have reviewed Bedayati UK's 2024 bank statements and supporting documentation. The charity's income during the year, totaling approximately £35,200, was derived from Benevity workplace donations and online fundraising (PayPal, GoFundMe, and JustGiving). The funds were subsequently transferred to Bedayati Lebanon to support its charitable objectives.

Independent examiner's statement

Based on my review, no matter has come to my attention which gives me cause to believe that:

1. accounting records were not kept in accordance with section 130 of the Charities Act 2011; or
2. the accounts do not accord with the accounting records; or
3. there are material matters that should be drawn to the attention of the trustees to enable a proper understanding of the accounts.

Name: Roy Farhat, CPA

Roy Elie Farhat
Certified Public Accountant
N° 3192

