

# MEMON ASSOCIATION UK

England & Wales · Charity number 269563

## Details

---

**Status** Registered

**Legal form** Other

**Registered** 1975-01-24

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

## Contact

---

**Address** Memon  
3 Weir Road  
London  
SW12 0LT

**Phone** 020 8772 6622

**Email** [admin@memon.org.uk](mailto:admin@memon.org.uk)

**Website** [www.memon.org.uk](http://www.memon.org.uk)

## Activities

---

**Objects:** (A) TO UPHOLD AND PRESERVE THE RELIGION OF ISLAM IN ACCORDANCE WITH THE TENETS AND DOCTRINES OF THE SUNNI SCHOOL OF THOUGHT. (B) TO ASSIST FINANCIALLY AND/OR OTHERWISE SUCH MEMBERS OF THE MEMON COMMUNITY IN PARTICULAR AND OTHERS IN GENERAL WHO ARE POOR AND NEEDY. (C) TO ADVANCE THE EDUCATION OF MUSLIM CHILDREN IN ACCORDANCE WITH THE TENETS AND DOCTRINES OF THE SUNNI SCHOOL OF THOUGHT.

**Activities:** We provide welfare services to the poor and needy also to the members of the association. We also provide facilities to help the elderly and health awareness sessions.

## Classification

---

- **How:** Provides Buildings/facilities/open Space, Sponsors Or Undertakes Research
- **What:** Amateur Sport, Economic/community Development/employment
- **Who:** Children/young People, People Of A Particular Ethnic Or Racial Origin

## Geography

- Lambeth

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£115,040	£101,004	-	-
2023-12-31	£213,296	£202,593	-	-
2022-12-31	£125,816	£121,373	-	-
2021-12-31	£107,269	£129,319	-	-
2020-12-31	£36,443	£71,295	-	-

## Trustees

Name	Role	Appointed
<b>SIR IQBAL SACRANIE</b>	Chair	2011-03-23
ASIF RANGOONWALA		2011-03-24
BASHIR SATTAR		2011-06-27
DR ESMAIL HARUNANI		2012-07-15
HANIF OSMAN DADA		2011-03-23
HAROON KARIM		
NOWSAD ABDUL GANI		
Shamim Hanif Osman		2017-07-14
Waseem Yousuf Adil		2017-07-09
Yousuf Gadit		2013-09-06

**MEMON ASSOCIATION UK**

England & Wales - Charity number 269563

---

# Accounts

---



# MEMON ASSOCIATION UK

Charity Registered Number: 269563

NATIONAL COUNCIL MEMBERS' AND TRUSTEES' REPORT AND  
FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

KWSR & CO Ltd  
CHARTERED ACCOUNTANTS & REGISTERED AUDITORS  
136 MERTON HIGH STREET  
LONDON SW19 1BA

# Memon Association UK

## LEGAL AND ADMINISTRATIVE INFORMATION

Registered Charity Number	269563
Trustees	Sir Iqbal Sacranie (Chairman) Haroon Karim Nowsad Gani Bashir Sattar Dr Esmail Harunani Asif Rangoonwala Hanif Osman Yousuf Gadit Shamim Osman Waseem Adil
Office Bearers	Shabir Valimohamed - Honorary President Zaheed Harunani - Honorary Vice President Wasim G.M. Kassam - Honorary Treasurer Foorqan Ismail - Honorary Secretary AK Sacranie - Honorary Assistant Secretary
National Council Member	Nadeem Harunani Shabir Tayub Arshad Gani Hamza Valimahomed Zeenat Valimohamed Noor Valimohamed Zain Gani Farah Lohiya Sajida Tayub Mohsin Tayub
Registered Office	3 Weir Road London SW12 OLT
Auditors	KWSR & CO Chartered Accountants & Registered Auditors 136 Merton High Street London SW19 1BA
Bankers	Lloyds Bank Plc Al Rayan Bank Plc

# Memon Association UK

FOR THE YEAR ENDED 31 DECEMBER 2024

## Contents

LEGAL AND ADMINISTRATIVE INFORMATION .....	1
REPORT OF THE NATIONAL COUNCIL MEMBERS AND TRUSTEES.....	3
REPORT OF THE AUDITORS.....	5
BALANCE SHEET AT 31 DECEMBER 2024 .....	7
STATEMENT OF FINANCIAL ACTIVITIES.....	8
DETAILED ANALYSIS OF MOVEMENTS IN FUNDS.....	9
NOTES TO THE FINANCIAL STATEMENTS.....	10

## REPORT OF THE NATIONAL COUNCIL MEMBERS AND TRUSTEES

The National Council members and trustees present their report in accordance with the Charities Act 2011, together with the financial statements for the period, and confirm that the latter comply with the requirements of the Act, the Constitution and the Charities SORP 2005.

On 25th June 2024, the Charity was converted into a Charitable Incorporated Organisation (CIO) and duly registered with the Charity Commission under charity number 1208815. We are presently awaiting the Charity Commission's approval for the transfer of assets to the newly established CIO.

### **Structure, Governance and Management**

#### Governing document

The Charity is governed by its Constitution and its objects are to promote and advance the religion and education in accordance with the tenets and doctrines of Islam. A number of religious, social, cultural and educational activities including community welfare are also the objectives of the Association.

The Association owns a freehold property named "Memon Centre", a multi-purpose community hall which caters for the members who take part in the various activities.

#### Appointment of trustees

Appointment of Trustees is governed by the Constitution of the Charity. The Board of Trustees is authorised to appoint new Trustees to fill vacancies arising through resignation or death of an existing Trustee. The trustees who served during the year are set out on the Charity information page at the front of these accounts. No Trustee has any beneficial interest in the Association and all of them are members of the association.

#### Organisation

In accordance with the constitution the affairs of the Association are managed by the office bearers and members of the National Council who are elected for a term of two years. The day to day activities are delegated to the centre Manager.

#### Related parties

There are no related parties that require disclosure. Risk policy

The trustees have examined the major strategic, business and operational risks which the Charity faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen these risks.

### **Achievements and performance**

The trustees are pleased to state that the Charity has continued with its principal activity of hall hire as in previous years and they are satisfied with the results for the year. The overheads were again kept to the minimum, excluding costs relating to the projected refurbishment of the Centre.

### **Financial review**

#### Reserves policy

It is the policy of the Charity to maintain unrestricted funds, which are the free reserves of the Charity, at a level which equates to approximately six months unrestricted expenditure. This provides sufficient funds to cover management and administration and support costs. Unrestricted funds were maintained at this level throughout the year.

## Accounting and reporting responsibilities

The trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial period which give a true and fair view of the state of affairs of the Charity and of the incoming resources application of resources of the Charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently; observe the methods and principles in the Charities SORP; make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on a going concern basis unless it is appropriate to presume that the Charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations and the provision of the Constitution. 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.

## Auditors

Trustees and National Council propose to nominate KWSR & Co to continue as auditors until the next AGM.

Approved by the Trustees and National Council signed on its behalf by:



Sir Iqbal Sacranie (Oct 14, 2025, 1:30pm)

-----  
Chairman, Board of Trustees



Shabir Valimahomed (Oct 8, 2025, 9:32pm)

-----  
President

## REPORT OF THE AUDITORS FOR THE YEAR ENDED 31 DECEMBER 2024

We have audited the financial statements of Memon Association UK for the period ended 31 December 2024 which comprise a Statement of Financial Activities, Balance Sheet, and related notes in accordance with the terms of our engagement letter dated 7 November 2019. The financial reporting framework that has been applicable law and United Kingdom Accounting Standards (United Kingdom Accepted Accounting Practice).

### **Respective Responsibilities of Trustees and Auditors**

The trustees are responsible for preparation of the financial statements and for being satisfied that they give a true and fair view. Our responsibility is to audit the financial statements in accordance with applicable law and International Standards on Auditing (UK & Ireland). Those standards require us to comply with the Auditing Practices Board's Ethical Standard for Auditors.

### **Scope of the Audit**

An audit involves obtaining evidence about the amount of disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of whether the accounting policies are appropriate to the Charity's circumstances and have consistently applied adequately disclosed, the reasonableness of significant accounting estimates made by the trustees; and the overall presentation of the financial statements.

### **Opinion on the Financial Statements**

In our opinion the financial statements give a true and fair view of the state of the Charity's affairs for the period ended 31 December 2024; have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and have been prepared in accordance with the requirements of the Charities Act 2011.

### **Opinion on other matters prescribed by the Charities Act 2011**

In our opinion the information given in the Report for the financial year for which the financial statements are prepared is consistent with the financial statements. The accounts have been prepared in accordance with FRS102 - The Financial Reporting Standard applicable in the UK and Republic of Ireland and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

### **Matters on which we are required to Report by Exception**

We have nothing to report in respect of the following matters where the Charities Act 2011 requires us following report to you if, in our opinion:

- Adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- Certain disclosures of trustees remuneration specified by law are not made; or

## Memon Association UK

- We have not received all the information and explanations we require for audit; or
- The Trustees were not entitled to prepare the financial statements in accordance with the Small Companies regime and take advantage of the Small Companies Exemption in preparing the Report of the Trustees.

**On behalf of KWSR & Co. LTD:**



----- Susan Rahman (Oct 14, 2025, 2:02pm)

Susan Rahman, BSc FCA (Senior Statutory Auditor)

KWSR & Co. Chartered Accountants

136 Merton High Street, London SW19 1BA

# Memon Association UK

## BALANCE SHEET AT 31 DECEMBER 2024

	Note	2024		2023	
		£	£	£	£
<b>Tangible fixed assets</b>					
Tangible assets	4		1,345,436		1,341,372
<b>Current assets</b>					
Debtors	5	11,000		48,700	
Bank Accounts		519,803		497,517	
		<u>530,803</u>		<u>546,217</u>	
<b>Creditors</b>					
Amounts falling due within one year	6	2,630		28,016	
<b>Net current assets</b>			<u>528,173</u>		<u>518,201</u>
<b>Total assets less current liabilities</b>			<u>1,873,609</u>		<u>1,859,573</u>
<b>Creditors</b>					
Amounts falling due after more than one year	6		(347,514)		(347,514)
<b>Net assets</b>			<u><u>1,526,095</u></u>		<u><u>1,512,059</u></u>
<b>Capital funds</b>					
Restricted funds			-		-
Unrestricted funds			1,512,059		1,501,356
Current Year Earnings			14,036		10,703
<b>Total funds</b>			<u><u>1,526,095</u></u>		<u><u>1,512,059</u></u>

Approved by Trustees and National Council signed on its behalf.



Sir Iqbal Sacranie (Oct 14, 2025, 1:30pm)

Chairman, Board of Trustees



Shabir Valimahomed (Oct 8, 2025, 3:32pm)

President

STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 DECEMBER 2024

	Note	Unrest'd Funds £	Rest'd Income Funds £	Total Funds 2024 £	Total Funds 2023 £
<b>Incoming resources</b>					
Incoming Resources from generated funds:					
Voluntary income	8	768	36,740	37,508	124,237
Activities to generate funds	8	73,905		73,905	85,886
Investment income	8	3,627		3,627	3,173
		78,300	36,740	115,040	213,296
Other incoming resources		-		-	-
<b>Total incoming resources</b>		<b>78,300</b>	<b>36,740</b>	<b>115,040</b>	<b>213,296</b>
<b>Resources expended</b>					
Charitable activities	10	1,495	36,740	38,235	133,282
Costs of generating funds	9	40,424	-	40,424	50,261
Governance costs	11	22,345		22,345	19,050
<b>Total resources expended</b>		<b>64,264</b>	<b>36,740</b>	<b>101,004</b>	<b>202,593</b>
<b>Net movement in funds</b>		<b>14,036</b>		<b>14,036</b>	<b>10,703</b>
<b>Total funds brought forward</b>		<b>1,512,059</b>	<b>-</b>	<b>1,512,059</b>	<b>1,501,356</b>
<b>Total funds carried forward</b>		<b>1,526,095</b>	<b>-</b>	<b>1,526,095</b>	<b>1,512,059</b>

Details of Incoming resources and resources used are given in the notes to the financial statements.

# Memon Association UK

## DETAILED ANALYSIS OF MOVEMENTS IN FUNDS FOR THE YEAR ENDED 31 DECEMBER 2024

	2024		2023	
	£	£	£	£
<b>Unrestricted Fund</b>				
Balance B/fwd.	1,512,059		1,501,356	
Profit/ Deficit for the period	<u>14,036</u>		<u>10,703</u>	
		1,526,095		1,512,059
<b>Restricted Income Fund</b>				
Opening Balance	<u>-</u>		<u>-</u>	
		<u>-</u>		<u>-</u>
<b>Total funds as at 31 December 2024</b>		<u>1,526,095</u>		<u>1,512,059</u>

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2024

**1. Accounting policies**

The financial statements have been prepared under the historical cost convention. The financial statements have been prepared in accordance with the Statement of Recommended Practice - Accounting and Reporting by Charities (SORP 2005) issued in March 2005, applicable UK Accounting Standards, and the Charities Act 1993. The principal accounting policies adopted in the preparation of the financial statements are set out below.

**Incoming resources**

All incoming resources are included in the SOFA when the Charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

**Resources expended**

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

**Tangible fixed assets and depreciation**

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Fixtures and Fittings - 25 % per annum on reducing balance basis.

**Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the trustees for purposes. the aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund as set out in the notes to the financial statements.

**Investment Income**

Income from investments is accounted for on an accrual's basis.

**2. Staff costs**

The average number of persons employed by the organisation, including director, during the period was as follows:

	2024	2023
Administration	1	1

# Memon Association UK

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

### 3. Investment Income

	2024 £	2023 £
Investment income - Al Rayan Bank	3,627	3,173
	3,627	3,173

### 4. Tangible fixed assets

	Land and Buildings £	Plant and Machinery £	Total £
Cost:			
At 1 January 2024	1,339,781	80,663	1,420,444
Addition during the year	4,462		4,462
At 31 December 2024	1,344,243	80,663	1,424,906
Depreciation:			
At 1 January 2024		79,072	79,072
Charge for the period		398	398
At 31 December 2024		79,470	79,470
Net book value:			
At 31 December 2024	1,344,243	1,193	1,345,436
At 31 December 2023	1,339,781	1,591	1,341,372

The land and buildings at 3 Weir Road, London SW12 OLT have not been valued. However, the Trustees believe that the current market value would be in the region of between £2.5m to £3m.

# Memon Association UK

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

### 5. Debtors and prepayments

Amounts falling due within one year:

	2024	2023
	£	£
Accounts Receivable	-	26,200
Memon Association Leicester Loan	11,000	22,500
	<u>11,000</u>	<u>48,700</u>

### 6. Creditors

Amounts falling due within one year:

	2024	2023
	£	£
Donations Islamic Relief (Deferred Outflow Resource)	-	-
Suspense	-	-
PAYE	-	201
Accounts Payable	-	26,795
Accruals	1,440	1,440
Wages	1,190	(420)
	<u>2,630</u>	<u>28,016</u>

Amounts falling due after more than one year:

MA Rangoonwala Foundation	249,355	249,355
Members' loans	98,159	98,159
	<u>347,514</u>	<u>347,514</u>

The Members' loans reflect the amount outstanding at the year-end and is interest free. The loan advanced by M A Rangoonwala Foundation, a charitable entity, is not repayable within a specified period but is secured under a mortgage deed on the freehold property.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

7. Trustees' remuneration and Benefits

There were no trustees' remuneration or other benefits for the year ended 31 December 2024 nor for the year ended 31 December 2023.

8 Incoming resources

	Unrest'd Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
<b>Voluntary Income</b>				
Donations and Subscriptions	768	36,740	37,508	124,237
Member subscription	-	-	-	
	768	36,740	37,508	124,237
<b>Activities for generating funds</b>				
Hire of Hall (Main)	59,505	-	59,505	66,827
Hire of Hall (Small)	-	-	-	
Event Income	-	-	-	4,159
Rental Income – Flat & Parking	14,400	-	14,400	14,900
	73,905	-	73,905	85,886
<b>Investment income</b>				
Investment income	3,627	-	-	3,173
	3,627	-	-	3,173

# Memon Association UK

## 9. Costs of generating funds

	2024	2023
	£	£
Print, Post & Stationery	-	-
Telephone	1,103	1,016
Rates	7,705	7,357
Water rates	25	7,303
Light & Heat	15,981	18,226
Repairs & Maintenance	1,514	2,640
Insurance	7,994	7,768
Cleaning	4,848	4,730
Fire & safety	-	-
Subscription	757	1,071
Advertisement & Website	-	-
Sundry expenses	97	150
	40,424	50,261

## 10. Charitable activities

	2024	2023
	£	£
Sports events	-	420
Family events	1,495	9,159
Build a house expense(Repairs)	3,200	-
Food Pack expense	15,450	27,690
E'quake Appeal (Turkey/Syria)	-	15,150
Medical Aid (Palestine)	-	80,863
Ummah Welfare Trust (Gaza)	18,090	-
	38,235	133,282

## Memon Association UK

---

### 11. Governance costs

	2024	2023
	£	£
Salaries	16,900	15,600
Book - keeping fees	2,000	1,480
Auditor's fee	1,440	1,440
Legal cost	1,607	-
Depreciation	398	530
	<hr/>	<hr/>
	22,345	19,050
	<hr/>	<hr/>



**Issuer** KWSR and Co LTD

**Document generated** Fri, 5th Sep 2025 11:49:37 BST

**Document fingerprint** 14554fb2da82bf63ad8538f6d0cccc06

### Parties involved with this document

Document processed	Party + Fingerprint
Wed, 8th Oct 2025 15:32:03 BST	Shabir Valimahomed - Signer (9f5646562dc4dff1d1b7bf316fa5bb9)
Tue, 14th Oct 2025 13:30:11 BST	Sir Iqbal Sacranie - Signer (30ec6500a8ce1150bc1aee108e4f0afa)
Tue, 14th Oct 2025 14:02:21 BST	Susan Rahman - Signer (33830a5dd094ac604f1b36c42b44e77f)

### Audit history log

Date	Action
Fri, 5th Sep 2025 11:49:37 BST	Envelope generated by Susan (45.150.144.15)
Fri, 5th Sep 2025 11:49:37 BST	Document generated with fingerprint 14554fb2da82bf63ad8538f6d0cccc06 (45.150.144.15)
Fri, 5th Sep 2025 11:54:34 BST	Sent the envelope to Shabir Valimahomed (shabirvali1631@hotmail.com) for signing (45.150.144.15)
Fri, 5th Sep 2025 11:54:35 BST	Document emailed to shabirvali1631@hotmail.com
Fri, 12th Sep 2025 11:42:24 BST	Sent Shabir Valimahomed a reminder to sign the document. (45.146.10.15)
Fri, 12th Sep 2025 11:42:25 BST	Document emailed to shabirvali1631@hotmail.com
Fri, 12th Sep 2025 12:22:43 BST	Shabir Valimahomed opened the document email. (51.52.34.146)
Fri, 19th Sep 2025 10:34:49 BST	Sent Shabir Valimahomed a reminder to sign the document. (95.214.184.15)
Fri, 19th Sep 2025 10:34:51 BST	Document emailed to shabirvali1631@hotmail.com
Fri, 26th Sep 2025 10:40:50 BST	Sent Shabir Valimahomed a reminder to sign the document. (45.148.14.13)
Fri, 26th Sep 2025 10:40:50 BST	Document emailed to shabirvali1631@hotmail.com
Mon, 6th Oct 2025 11:51:50 BST	Shabir Valimahomed opened the document email. (51.52.34.146)
Wed, 8th Oct 2025 15:30:45 BST	Shabir Valimahomed opened the document email. (51.52.34.146)
Wed, 8th Oct 2025 15:30:45 BST	Shabir Valimahomed opened the document email. (51.52.34.146)
Wed, 8th Oct 2025 15:30:46 BST	Shabir Valimahomed opened the document email. (51.52.34.146)
Wed, 8th Oct 2025 15:30:46 BST	Shabir Valimahomed opened the document email. (51.52.34.146)
Wed, 8th Oct 2025 15:30:53 BST	Shabir Valimahomed viewed the envelope (51.52.34.146)
Wed, 8th Oct 2025 15:30:54 BST	Shabir Valimahomed opened the document email. (51.52.34.146)

Wed, 8th Oct 2025 15:30:54 BST	Shabir Valimahomed opened the document email. (51.52.34.146)
Wed, 8th Oct 2025 15:32:03 BST	Shabir Valimahomed signed the envelope (51.52.34.146)
Wed, 8th Oct 2025 15:32:03 BST	Sent the envelope to Sir Iqbal Sacranie (raheena@glotex.co.uk) for signing (51.52.34.146)
Wed, 8th Oct 2025 15:32:03 BST	Document emailed to raheena@glotex.co.uk
Wed, 8th Oct 2025 15:44:24 BST	Shabir Valimahomed opened the document email. (51.52.34.146)
Wed, 8th Oct 2025 22:09:15 BST	Sir Iqbal Sacranie opened the document email. (104.28.40.143)
Thu, 9th Oct 2025 9:30:03 BST	Sir Iqbal Sacranie opened the document email. (104.28.40.147)
Thu, 9th Oct 2025 9:36:13 BST	Sir Iqbal Sacranie opened the document email. (172.226.183.22)
Thu, 9th Oct 2025 11:11:16 BST	Shabir Valimahomed opened the document email. (51.52.34.146)
Tue, 14th Oct 2025 13:16:11 BST	Sir Iqbal Sacranie opened the document email. (80.209.132.64)
Tue, 14th Oct 2025 13:16:22 BST	Sir Iqbal Sacranie viewed the envelope (80.209.132.64)
Tue, 14th Oct 2025 13:30:11 BST	Sir Iqbal Sacranie signed the envelope (80.209.132.64)
Tue, 14th Oct 2025 13:30:11 BST	Sent the envelope to Susan Rahman (hello@kwsr.co.uk) for signing (80.209.132.64)
Tue, 14th Oct 2025 13:30:16 BST	Document emailed to hello@kwsr.co.uk
Tue, 14th Oct 2025 14:02:07 BST	Susan Rahman opened the document email. (45.148.12.13)
Tue, 14th Oct 2025 14:02:11 BST	Susan Rahman viewed the envelope (45.148.12.13)
Tue, 14th Oct 2025 14:02:21 BST	Susan Rahman signed the envelope (45.148.12.13)
Tue, 14th Oct 2025 14:02:21 BST	This envelope has been signed by all parties (45.148.12.13)

**MEMON ASSOCIATION UK**

England & Wales - Charity number 269563

---

# Accounts

---



# MEMON ASSOCIATION UK

Charity Registered Number: 269563

NATIONAL COUNCIL MEMBERS' AND TRUSTEES' REPORT AND  
FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023

KWSR&CO  
CHARTERED ACCOUNTANTS & REGISTERED AUDITORS 136  
MERTON HIGH STREET  
LONDON SW19 1BA

# Memon Association UK

## LEGAL AND ADMINISTRATIVE INFORMATION

Registered Charity Number	269563
Trustees	Sir Iqbal Sacranie (Chairman) Haroon Karim Nowsad Gani Haroon Daud Bashir Sattar Dr Esmail Harunani Asif Rangoonwala Hanif Osman Yousuf Gadit Shamim Osman Waseem Adil
Office Bearers	Shabir Valimohamed - Honorary President Zaheed Harunani - Honorary Vice President Wasim G.M. Kassam - Honorary Treasurer Foorqan Ismail - Honorary Secretary AK Sacranie - Honorary Assistant Secretary
National Council Member	Nadeem Harunani Shabir Tayub Arshad Gani Hamza Valimahomed Zeenat Valimohamed Noor Valimohamed Zain Gani Farah Lohiya Sajida Tayub Mohsin Tayub
Registered Office	3 Weir Road London SW12 OLT
Auditors	KWSR & CO Chartered Accountants & Registered Auditors 136 Merton High Street London SW19 IBA
Bankers	Lloyds Bank Plc Al Rayan Bank Plc

# Memon Association UK

FOR THE YEAR ENDED 31 DECEMBER 2023

## Contents

LEGAL AND ADMINISTRATIVE INFORMATION .....	1
REPORT OF THE NATIONAL COUNCIL MEMBERS AND TRUSTEES .....	3
REPORT OF THE AUDITORS .....	5
BALANCE SHEET AT 31 DECEMBER 2022 .....	7
STATEMENT OF FINANCIAL ACTIVITIES.....	8
DETAILED ANALYSIS OF MOVEMENTS IN FUNDS .....	9
NOTES TO THE FINANCIAL STATEMENTS .....	10

## REPORT OF THE NATIONAL COUNCIL MEMBERS AND TRUSTEES

The National Council members and trustees present their report in accordance with the Charities Act 2011, together with the financial statements for the period, and confirm that the latter comply with the requirements of the Act, the Constitution and the Charities SORP 2005.

### **Structure, Governance and Management**

#### Governing document

The Charity is governed by its Constitution and its objects are to promote and advance the religion and education in accordance with the tenets and doctrines of Islam. A number of religious, social, cultural and educational activities including community welfare are also the objectives of the Association.

The Association owns a freehold property named "Memon Centre", a multi-purpose community hall which caters for the members who take part in the various activities.

#### Appointment of trustees

Appointment of Trustees is governed by the Constitution of the Charity. The Board of Trustees is authorised to appoint new Trustees to fill vacancies arising through resignation or death of an existing Trustee. The trustees who served during the year are set out on the Charity information page at the front of these accounts. No Trustee has any beneficial interest in the Association and all of them are members of the association.

#### Organisation

In accordance with the constitution the affairs of the Association are managed by the office bearers and members of the National Council who are elected for a term of two years. The day to day activities are delegated to the centre Manager.

#### Related parties

There are no related parties that require disclosure. Risk policy

The trustees have examined the major strategic, business and operational risks which the Charity faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen these risks.

### **Achievements and performance**

The trustees are pleased to state that the Charity has continued with its principal activity of hall hire as in previous years and they are satisfied with the results for the year. The overheads were again kept to the minimum, excluding costs relating to the projected refurbishment of the Centre.

### **Financial review**

#### Reserves policy

It is the policy of the Charity to maintain unrestricted funds, which are the free reserves of the Charity, at a level which equates to approximately six months unrestricted expenditure. This provides sufficient funds to cover management and administration and support costs. Unrestricted funds were maintained at this level throughout the year.

# Memon Association UK

## Accounting and reporting responsibilities

The trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial period which give a true and fair view of the state of affairs of the Charity and of the incoming resources application of resources of the Charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently; observe the methods and principles in the Charities SORP; make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on a going concern basis unless it is appropriate to presume that the Charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations and the provision of the Constitution. 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.

## Auditors

Trustees and National Council propose to nominate KWSR & Co to continue as auditors until the next AGM.

Approved by the Trustees and National Council signed on its behalf by:



----- Sir Iqbal Sacranie (Nov 18, 2024,  
11:49am)

Chairman, Board of Trustees



----- Shabir Valimohamed (Nov 18, 2024,  
11:59am)

President

## REPORT OF THE AUDITORS FOR THE YEAR ENDED 31 DECEMBER 2023

We have audited the financial statements of Memon Association UK for the period ended 31 December 2023 which comprise a Statement of Financial Activities, Balance Sheet, and related notes in accordance with the terms of our engagement letter dated 7 November 2019. The financial reporting framework that has been applicable law and United Kingdom Accounting Standards (United Kingdom Accepted Accounting Practice).

### **Respective Responsibilities of Trustees and Auditors**

The trustees are responsible for preparation of the financial statements and for being satisfied that they give a true and fair view. Our responsibility is to audit the financial statements are in accordance with applicable law and International Standards on Auditing (UK & Ireland). Those standards require us to comply with the Auditing Practices Board's Ethical Standard for Auditors.

### **Scope of the Audit**

An audit involves obtaining evidence about the amount of disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of whether the accounting policies are appropriate to the Charity's circumstances and have consistently applied adequately disclosed, the reasonableness of significant accounting estimates made by the trustees; and the overall presentation of the financial statements.

### **Opinion on the Financial Statements**

In our opinion the financial statements give a true and fair view of the state of the Charity's affairs for the period ended 31 December 2023; have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and have been prepared in accordance with the requirements of the Charities Act 2011.

### **Opinion on other matters prescribed by the Charities Act 2011**

In our opinion the information given in the Report for the financial year for which the financial statements are prepared is consistent with the financial statements. The accounts have been prepared in accordance with FRS102 - The Financial Reporting Standard applicable in the UK and Republic of Ireland and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

### **Matters on which we are required to Report by Exception**

We have nothing to report in respect of the following matters where the Charities Act 2011 requires us following report to you if, in our opinion:

- Adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- Certain disclosures of trustees remuneration specified by law are not made; or
- We have not received all the information and explanations we require for audit; or

## Memon Association UK

- The Trustees were not entitled to prepare the financial statements in accordance with the Small Companies regime and take advantage of the Small Companies Exemption in preparing the Report of the Trustees.

**On behalf of KWSR & Co. LTD:**



-----Susan Rahman (Nov-11, 2024, 2:46pm)

Susan Rahman, BSc FCA (Senior Statutory Auditor)

KWSR & Co. Chartered Accountants

136 Merton High Street, London SW19 IBA

# Memon Association UK

## BALANCE SHEET AT 31 DECEMBER 2023

	Note	2023	2022
		£	£
<b>Tangible fixed assets</b>			
Tangible assets	4	1,341,372	1,335,371
<b>Current assets</b>			
Debtors	5	48,700	35,000
Bank Accounts		497,517	480,044
		<u>546,217</u>	<u>515,044</u>
<b>Creditors</b>			
Amounts falling due within one year	6	28,016	1,545
<b>Net current assets</b>		<u>518,201</u>	<u>513,499</u>
<b>Total assets less current liabilities</b>		<u>1,859,573</u>	<u>1,848,870</u>
<b>Creditors</b>			
Amounts falling due after more than one year	6	(347,514)	(347,514)
<b>Net assets</b>		<u>1,512,059</u>	<u>1,501,356</u>
<b>Capital funds</b>			
Restricted funds		-	-
Unrestricted funds		1,501,356	1,501,356
Current Year Earnings		10,703	-
<b>Total funds</b>		<u>1,512,059</u>	<u>1,501,356</u>

Approved by Trustees and National Council signed on its behalf.



Sir Jhal Sacranie (Nov 18, 2024,  
M. A. Khan)

Chairman, Board of Trustees



Shabir Valimahomed (Nov 18, 2024,  
M. A. Khan)

President

# Memon Association UK

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2023

	Note	Unrest'd Funds £	Rest'd Income Funds £	Total Funds 2023 £	Total Funds 2022 £
<b>Incoming resources</b>					
Incoming Resources from generated funds:					
Voluntary income	8	534	123,703	124,237	46,102
Activities to generate funds	8	85,886		85,886	77,672
Investment income	8	3,173		3,173	2,042
		89,593	123,703	213,296	125,816
Other incoming resources		-		-	-
<b>Total incoming resources</b>		<b>89,593</b>	<b>123,703</b>	<b>213,296</b>	<b>125,816</b>
<b>Resources expended</b>					
Costs of generating funds	9	50,261		50,261	47,616
Charitable activities	10	9,579	123,703	133,282	52,168
Governance costs	11	19,050		19,050	21,589
<b>Total resources expended</b>		<b>78,890</b>		<b>202,593</b>	<b>121,373</b>
<b>Net movement in funds</b>		<b>10,703</b>		<b>10,703</b>	<b>4,443</b>
<b>Total funds brought forward</b>		<b>1,501,356</b>	<b>-</b>	<b>1,501,356</b>	<b>1,496,913</b>
<b>Total funds carried forward</b>		<b>1,512,059</b>	<b>-</b>	<b>1,512,059</b>	<b>1,501,356</b>

Details of Incoming resources and resources used are given in the notes to the financial statements.

# Memon Association UK

## DETAILED ANALYSIS OF MOVEMENTS IN FUNDS FOR THE YEAR ENDED 31 DECEMBER 2023

		2023		2022	
	£	£	£	£	£
<b>Unrestricted Fund</b>					
Balance B/fwd.	1,501,356		1,496,913		
Profit/ Deficit for the period	10,703		4,443		
		1,512,059		1,501,356	
<b>Restricted Income Fund</b>					
Opening Balance	-		-		
		-		-	
<b>Total funds as at 31 December 2023</b>		<u>1,512,059</u>		<u>1,501,356</u>	

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2023

**1. Accounting policies**

The financial statements have been prepared under the historical cost convention. The financial statements have been prepared in accordance with the Statement of Recommended Practice - Accounting and Reporting by Charities (SORP 2005) issued in March 2005, applicable UK Accounting Standards, and the Charities Act 1993. The principal accounting policies adopted in the preparation of the financial statements are set out below.

**Incoming resources**

All incoming resources are included in the SOFA when the Charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

**Resources expended**

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

**Tangible fixed assets and depreciation**

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Fixtures and Fittings - 25 % per annum on reducing balance basis.

**Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the trustees for purposes. the aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund as set out in the notes to the financial statements.

**Investment Income**

Income from investments is accounted for on an accrual's basis.

**2. Staff costs**

The average number of persons employed by the organisation, including director, during the period was as follows:

	2023	2022
Administration	1	1

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 DECEMBER 2023

3. Investment Income

	2023 £	2022 £
Investment income - Al Rayan Bank	3,173	2,042
	3,173	2,042

4. Tangible fixed assets

	Land and Buildings £	Plant and Machinery £	Total £
Cost:			
At 1 January 2023	1,333,250	80,663	1,413,913
Addition during the year	6,531		6,531
At 31 December 2023	1,339,781	80,663	1,420,444
Depreciation:			
At 1 January 2023		78,542	78,542
Charge for the period		530	530
At 31 December 2023		79,072	79,072
Net book value:			
At 31 December 2023	1,339,781	1,591	1,341,372
At 31 December 2022	1,333,250	2,121	1,335,371

The land and buildings at 3 Weir Road, London SW12 OLT have not been valued. However, the Trustees believe that the current market value would be in the region of between £2.5m to £3m.

# Memon Association UK

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

### 5. Debtors and prepayments

Amounts falling due within one year:

	2023	2022
	£	£
Accounts Receivable	26,200	-
Memon Association Leicester Loan	22,500	35,000
	<u>48,700</u>	<u>35,000</u>

### 6. Creditors

Amounts falling due within one year:

	2023	2022
	£	£
Donations Islamic Relief (Deferred Outflow Resource)	-	-
Suspense	-	(4)
PAYE	201	51
Accounts Payable	26,795	1,309
Accruals	1,440	1,320
Wages	(420)	(1,131)
	<u>28,016</u>	<u>1,545</u>

Amounts falling due after more than one year:

MA Rangoonwala Foundation	249,355	249,355
Members' loans	98,159	98,159
	<u>347,514</u>	<u>347,514</u>

The Members' loans reflect the amount outstanding at the year-end and is interest free. The loan advanced by M A Rangoonwala Foundation, a charitable entity, is not repayable within a specified period but is secured under a mortgage deed on the freehold property.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 DECEMBER 2023

7. Trustees' remuneration and Benefits

There were no trustees' remuneration or other benefits for the year ended 31 December 2023 nor for the year ended 31 December 2022.

8 Incoming resources

	Unrest'd Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Total Funds 2022 £
<b>Voluntary Income</b>				
Donations and Subscriptions	534	123,703	124,237	45,762
Member subscription	-	-	-	340
	534	123,703	124,237	46,102
<b>Activities for generating funds</b>				
Hire of Hall (Main)	66,827	-	66,827	66,880
Hire of Hall (Small)	-	-	-	-
Event Income	4,159	-	4,159	3,592
Rental Income – Flat & Parking	14,900	-	14,900	7,200
	85,886	-	85,886	77,672
<b>Investment income</b>				
Investment income	3,173	-	-	2,042
	3,173	-	-	2,042

# Memon Association UK

## 9. Costs of generating funds

	2023	2022
	£	£
Print, Post & Stationery	-	259
Telephone	1,016	897
Rates	7,357	7,672
Water rates	7,303	9,393
Light & Heat	18,226	18,142
Repairs & Maintenance	2,640	-
Insurance	7,768	6,418
Cleaning	4,730	3,549
Fire & safety	-	-
Subscription	1,071	744
Advertisement & Website	-	-
Sundry expenses	150	542
	50,261	47,616

## 10. Charitable activities

	2023	2022
	£	£
Sports events	420	2,100
Family events	9,159	4,994
Build a house expense(Repairs)	-	24,175
Food Pack expense	27,690	20,899
E'quake Appeal (Turkey/Syria)	15,150	-
Medical Aid (Palestine)	80,863	-
	133,282	52,168

## 11. Governance costs

	2023	2022
	£	£
Salaries	15,600	14,122
Book - keeping fees	1,480	2,040
Auditor's fee	1,440	1,320
Legal cost	-	3,400
Depreciation	530	707
	19,050	21,589





---

**Issuer** KWSR and Co LTD

**Document generated** Mon, 11th Nov 2024 14:45:07 GMT

**Document fingerprint** ab4e7f6112d1088bd563d14ca4e2cd0c

---

**Parties involved with this document**

Document processed	Party + Fingerprint
Mon, 11th Nov 2024 14:46:39 GMT	Susan Rahman - Signer (6ee5410dd465defdfec9005d6a5caa73)

**Audit history log**

Date	Action
Mon, 11th Nov 2024 14:45:07 GMT	Envelope generated by Susan95.214.228.15
Mon, 11th Nov 2024 14:45:08 GMT	Document generated with fingerprint ab4e7f6112d1088bd563d14ca4e2cd0c95.214.228.15
Mon, 11th Nov 2024 14:46:17 GMT	Sent the envelope to Susan Rahman (hello@kwsr.co.uk) for signing95.214.228.15
Mon, 11th Nov 2024 14:46:17 GMT	Document emailed to hello@kwsr.co.uk35.179.174.199
Mon, 11th Nov 2024 14:46:21 GMT	Susan Rahman viewed the envelope95.214.228.15
Mon, 11th Nov 2024 14:46:39 GMT	Susan Rahman signed the envelope95.214.228.15
Mon, 11th Nov 2024 14:46:39 GMT	This envelope has been signed by all parties95.214.228.15
Mon, 11th Nov 2024 14:46:39 GMT	Susan Rahman viewed the envelope95.214.228.15



---

**Issuer** KWSR and Co LTD

**Document generated** Mon, 18th Nov 2024 11:29:32 GMT

**Document fingerprint** f35f849c51f4021402960f7d888f5842

---

### Parties involved with this document

Document processed	Party + Fingerprint
Mon, 18th Nov 2024 11:35:44 GMT	Shabir Valimahomed - Signer (6f517792fc9da21b2c447fba24f05c04)
Mon, 18th Nov 2024 11:49:03 GMT	Sir Iqbal Sacranie - Signer (9ab742ed6d08dee7a9d2f98df65ccdff)

### Audit history log

Date	Action
Mon, 18th Nov 2024 11:29:32 GMT	Envelope generated by Susan95.214.228.13
Mon, 18th Nov 2024 11:29:33 GMT	Document generated with fingerprint f35f849c51f4021402960f7d888f584295.214.228.13
Mon, 18th Nov 2024 11:31:58 GMT	Sent the envelope to Shabir Valimahomed (shabirvali1631@hotmail.com) for signing95.214.228.13
Mon, 18th Nov 2024 11:31:58 GMT	Document emailed to shabirvali1631@hotmail.com18.171.176.225
Mon, 18th Nov 2024 11:32:11 GMT	Shabir Valimahomed opened the document email.51.52.34.146
Mon, 18th Nov 2024 11:32:28 GMT	Shabir Valimahomed viewed the envelope51.52.34.146
Mon, 18th Nov 2024 11:35:44 GMT	Shabir Valimahomed signed the envelope51.52.34.146
Mon, 18th Nov 2024 11:35:45 GMT	Sent the envelope to Sir Iqbal Sacranie (raheena@glotex.co.uk) for signing51.52.34.146
Mon, 18th Nov 2024 11:35:45 GMT	Document emailed to raheena@glotex.co.uk35.179.169.53
Mon, 18th Nov 2024 11:35:45 GMT	Shabir Valimahomed viewed the envelope51.52.34.146
Mon, 18th Nov 2024 11:46:34 GMT	Sir Iqbal Sacranie opened the document email.146.75.174.12
Mon, 18th Nov 2024 11:46:50 GMT	Sir Iqbal Sacranie viewed the envelope2.220.206.155
Mon, 18th Nov 2024 11:49:03 GMT	Sir Iqbal Sacranie signed the envelope2.220.206.155
Mon, 18th Nov 2024 11:49:03 GMT	This envelope has been signed by all parties2.220.206.155
Mon, 18th Nov 2024 11:49:04 GMT	Sir Iqbal Sacranie viewed the envelope2.220.206.155

**MEMON ASSOCIATION UK**

England & Wales - Charity number 269563

---

# Accounts

---



FEB 2024

# MEMON ASSOCIATION UK

Charity Registered Number: 269563

NATIONAL COUNCIL MEMBERS' AND TRUSTEES' REPORT AND  
FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022

KWSR&CO  
CHARTERED ACCOUNTANTS & REGISTERED AUDITORS 136  
MERTON HIGH STREET  
LONDON SW19 1BA

# Memon Association UK

## LEGAL AND ADMINISTRATIVE INFORMATION

Registered Charity Number	269563
Trustees	Sir Iqbal Sacranie (Chairman) Haroon Karim Newsad Gani Haroon Daud Bashir Sattar Dr Esmail Harunani Asif Rangoonwala Hanif Osman Aniz Jussab Yousuf Gadit Shamim Osman Waseem Adil Late Abba Ali Yousuf (Deceased) Late Haroon Dada (Deceased)
Office Bearers	Shabir Valimohamed - Honorary President Zaheed Harunani - Honorary Vice President Wasim G.M. Kassam - Honorary Treasurer Foorqan Ismail - Honorary Secretary AK Sacranie - Honorary Assistant Secretary
National Council Member	Nadeem Harunani Shabir Tayub Arshad Gani Hamza Valimahomed Zeenat Valimohamed Noor Valimohamed Zain Gani Farah Lohiya Sajida Tayub Mohsin Tayub Faisal Yousuf
Registered Office	3 Weir Road London SW12 OLT
Auditors	KWSR & CO Chartered Accountants & Registered Auditors 136 Merton High Street London SW19 IBA
Bankers	Lloyds Bank Plc Al Rayan Bank Plc

# Memon Association UK

FOR THE YEAR ENDED 31 DECEMBER 2022

## Contents

LEGAL AND ADMINISTRATIVE INFORMATION .....	1
REPORT OF THE NATIONAL COUNCIL MEMBERS AND TRUSTEES .....	3
REPORT OF THE AUDITORS .....	5
BALANCE SHEET AT 31 DECEMBER 2022 .....	7
STATEMENT OF FINANCIAL ACTIVITIES.....	8
DETAILED ANALYSIS OF MOVEMENTS IN FUNDS .....	9
NOTES TO THE FINANCIAL STATEMENTS .....	10

FEB 2024

## REPORT OF THE NATIONAL COUNCIL MEMBERS AND TRUSTEES

The National Council members and trustees present their report in accordance with the Charities Act 2011, together with the financial statements for the period, and confirm that the latter comply with the requirements of the Act, the Constitution and the Charities SORP 2005.

### **Structure, Governance and Management**

#### Governing document

The Charity is governed by its Constitution and its objects are to promote and advance the religion and education in accordance with the tenets and doctrines of Islam. A number of religious, social, cultural and educational activities including community welfare are also the objectives of the Association.

The Association owns a freehold property named "Memon Centre", a multi-purpose community hall which caters for the members who take part in the various activities.

#### Appointment of trustees

Appointment of Trustees is governed by the Constitution of the Charity. The Board of Trustees is authorised to appoint new Trustees to fill vacancies arising through resignation or death of an existing Trustee. The trustees who served during the year are set out on the Charity information page at the front of these accounts. No Trustee has any beneficial interest in the Association and all of them are members of the association.

#### Organisation

In accordance with the constitution the affairs of the Association are managed by the office bearers and members of the National Council who are elected for a term of two years. The day to day activities are delegated to the centre Manager.

#### Related parties

There are no related parties that require disclosure. Risk policy

The trustees have examined the major strategic, business and operational risks which the Charity faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen these risks.

### **Achievements and performance**

The trustees are pleased to state that the Charity has continued with its principal activity of hall hire as in previous years and they are satisfied with the results for the year. The overheads were again kept to the minimum, excluding costs relating to the projected refurbishment of the Centre.

### **Financial review**

#### Reserves policy

It is the policy of the Charity to maintain unrestricted funds, which are the free reserves of the Charity, at a level which equates to approximately six months unrestricted expenditure. This provides sufficient funds to cover management and administration and support costs. Unrestricted funds were maintained at this level throughout the year.

# Memon Association UK

## Accounting and reporting responsibilities

It is The Hon.General Secretary's duty to compile an Annual Report of the working of the Association at the end of the year for presentation at the Annual General Meeting.

The Annual Report and the financial statements have been prepared in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial period which give a true and fair view of the state of affairs of the Charity and of the incoming resources application of resources of the Charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently; observe the methods and principles in the Charities SORP; make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on a going concern basis unless it is appropriate to presume that the Charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations and the provision of the Constitution. 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.

## Auditors

Trustees and National Council propose to nominate KWSR & Co to continue as auditors until the next AGM.

Approved by the Trustees and National Council signed on its behalf by:



\_\_\_\_\_  
Sir Iqbal Sacranie (Feb 12, 2024, 9:14pm)

Chairman, Board of Trustees

Date



\_\_\_\_\_  
Shabir Valimahomed (Feb 13, 2024, 11:32am)

President

# Memon Association UK

## REPORT OF THE AUDITORS FOR THE YEAR ENDED 31 DECEMBER 2022

We have audited the financial statements of Memon Association UK for the period ended 31 December 2022 which comprise a Statement of Financial Activities, Balance Sheet, and related notes in accordance with the terms of our engagement letter dated 7 November 2019. The financial reporting framework that has been applicable law and United Kingdom Accounting Standards (United Kingdom Accepted Accounting Practice).

### **Respective Responsibilities of Trustees and Auditors**

The trustees are responsible for preparation of the financial statements and for being satisfied that they give a true and fair view. Our responsibility is to audit the financial statements are in accordance with applicable law and International Standards on Auditing (UK & Ireland). Those standards require us to comply with the Auditing Practices Board's Ethical Standard for Auditors.

### **Scope of the Audit**

An audit involves obtaining evidence about the amount of disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of whether the accounting policies are appropriate to the Charity's circumstances and have consistently applied adequately disclosed, the reasonableness of significant accounting estimates made by the trustees; and the overall presentation of the financial statements.

### **Opinion on the Financial Statements**

In our opinion the financial statements give a true and fair view of the state of the Charity's affairs for the period ended 31 December 2022; have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and have been prepared in accordance with the requirements of the Charities Act 2011.

### **Opinion on other matters prescribed by the Charities Act 2011**

In our opinion the information given in the Report for the financial year for which the financial statements are prepared is consistent with the financial statements. The accounts have been prepared in accordance with FRS102 - The Financial Reporting Standard applicable in the UK and Republic of Ireland and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

### **Matters on which we are required to Report by Exception**

We have nothing to report in respect of the following matters where the Charities Act 2011 requires us following report to you if, in our opinion:

- Adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- Certain disclosures of trustees remuneration specified by law are not made; or
- We have not received all the information and explanations we require for audit; or

## Memon Association UK

- The Trustees were not entitled to prepare the financial statements in accordance with the Small Companies regime and take advantage of the Small Companies Exemption in preparing the Report of the Trustees.

**On behalf of KWSR & Co. LTD:**



Susan Rahman (Feb 9, 2024, 12:20pm)

Susan Rahman, BSc FCA (Senior Statutory Auditor)

KWSR & Co. Chartered Accountants

136 Merton High Street, London SW19 IBA

FEB 2024

# Memon Association UK

## BALANCE SHEET AT 31 DECEMBER 2022

	Note	2022		2021	
		£	£	£	£
<b>Tangible fixed assets</b>					
Tangible assets	4		1,335,371		1,293,235
<b>Current assets</b>					
Debtors	5	35,000		60,000	
Bank Accounts		480,044		499,155	
		<u>515,044</u>		<u>599,155</u>	
<b>Creditors</b>					
Amounts falling due within one year	6	1,545		6,738	
		<u>1,545</u>		<u>6,738</u>	
<b>Net current assets</b>			513,499		552,417
<b>Total assets less current liabilities</b>			<u>1,848,870</u>		<u>1,845,652</u>
<b>Creditors</b>					
Amounts falling due after more than one year	6		(347,514)		(347,514)
			<u>(347,514)</u>		<u>(347,514)</u>
<b>Net assets</b>			<u>1,501,356</u>		<u>1,498,138</u>
<b>Capital funds</b>					
Restricted funds			-		1,225
Unrestricted funds			1,501,356		1,496,913
			<u>1,501,356</u>		<u>1,498,138</u>
<b>Total funds</b>			<u>1,501,356</u>		<u>1,498,138</u>

Approved by Trustees and National Council on 15.12.2023 and signed on its behalf.



..... Sir Iqbal Sarwan (Feb 12, 2024, 9:14pm) .....

Chairman, Board of Trustees



..... Shabir Valimahomed (Feb 13, 2024, 11:32am) .....

President

# Memon Association UK

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2022

	Note	Unrest'd Funds £	Rest'd Income Funds £	Total Funds 2022 £	Total Funds 2021 £
<b>Incoming resources</b>					
Incoming Resources from generated funds:					
Voluntary income	8	1,028	45,074	46,102	42,891
Activities to generate funds	8	77,672		77,672	54,409
Investment income	8	2,042		2,042	663
		80,742	45,074	125,816	97,963
Other incoming resources		-		-	9,306
<b>Total incoming resources</b>		<b>80,742</b>	<b>45,074</b>	<b>125,816</b>	<b>107,269</b>
<b>Resources expended</b>					
Costs of generating funds	9	47,616		47,616	34,939
Charitable activities	10	7,094	45,074	52,168	40,726
Governance costs	11	21,589		21,589	53,654
<b>Total resources expended</b>		<b>76,299</b>	<b>45,074</b>	<b>121,373</b>	<b>129,319</b>
<b>Net movement in funds</b>		<b>4,443</b>		<b>4,443</b>	<b>(22,050)</b>
<b>Total funds brought forward</b>		<b>1,496,913</b>	<b>1,225</b>	<b>1,498,138</b>	<b>1,520,188</b>
<b>Total funds carried forward</b>		<b>1,501,356</b>	<b>-</b>	<b>1,501,356</b>	<b>1,498,138</b>

Details of Incoming resources and resources used are given in the notes to the financial statements.

# Memon Association UK

## DETAILED ANALYSIS OF MOVEMENTS IN FUNDS FOR THE YEAR ENDED 31 DECEMBER 2022

		2022	2021
	£	£	£
<b>Unrestricted Fund</b>			
Balance B/fwd.	1,496,913		1,518,963
Profit/ Deficit for the period	4,443		(22,050)
		<u>1,501,356</u>	<u>1,496,913</u>
<b>Restricted Income Fund</b>			
Opening Balance	-		1,225
		<u>-</u>	<u>1,225</u>
<b>Total funds as at 31 December 2022</b>		<u><b>1,501,356</b></u>	<u><b>1,498,138</b></u>

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2022

**1. Accounting policies**

The financial statements have been prepared under the historical cost convention. The financial statements have been prepared in accordance with the Statement of Recommended Practice - Accounting and Reporting by Charities (SORP 2005) issued in March 2005, applicable UK Accounting Standards, and the Charities Act 1993. The principal accounting policies adopted in the preparation of the financial statements are set out below.

**Incoming resources**

All incoming resources are included in the SOFA when the Charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

**Resources expended**

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

**Tangible fixed assets and depreciation**

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Fixtures and Fittings - 25 % per annum on reducing balance basis.

**Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the trustees for purposes. the aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund as set out in the notes to the financial statements.

**Investment Income**

Income from investments is accounted for on an accrual's basis.

**2. Staff costs**

The average number of persons employed by the organisation, including director, during the period was as follows:

	2022	2021
Administration	1	1

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 DECEMBER 2022

3. Investment Income

	2022 £	2021 £
Investment income - Al Rayan Bank	2,042	663
	2,042	663

4. Tangible fixed assets

	Land and Buildings £	Plant and Machinery £	Total £
Cost:			
At 1 January 2022	1,290,407	80,663	1,371,070
Addition during the year	42,843		42,843
At 31 December 2022	1,333,250	80,663	1,413,913
Depreciation:			
At 1 January 2022		77,835	77,835
Charge for the period		707	707
At 31 December 2022		78,542	78,542
Net book value:			
At 31 December 2022	1,333,250	2,121	1,335,371
At 31 December 2021	1,290,407	2,828	1,293,235

The land and buildings at 3 Weir Road, London SW12 OLT have not been valued. However, the Trustees believe that the current market value would be in the region of between £2.5m to £3m.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 DECEMBER 2022

5. Debtors and prepayments

Amounts falling due within one year:

	2022 £	2021 £
Memon Association Leicester Loan	35,000	60,000
	<hr/> 35,000	<hr/> 60,000

6. Creditors

Amounts falling due within one year:

	2022 £	2021 £
Donations Islamic Relief (Deferred Outflow Resource)	-	4,068
Suspense	(4)	-
PAYE	51	12
	1,309	-
Accounts Payable	1,320	2,400
Accruals	(1,131)	258
Wages		
	<hr/> 1,545	<hr/> 6,738

Amounts falling due after more than one year:

MA Rangoonwala Foundation	249,355	249,355
Members' loans	98,159	98,159
	<hr/> 347,514	<hr/> 347,514

The Members' loans reflect the amount outstanding at the year-end and is interest free. The loan advanced by M A Rangoonwala Foundation, a charitable entity, is not repayable within a specified period but is secured under a mortgage deed on the freehold property.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

7. Trustees' remuneration and Benefits

There were no trustees' remuneration or other benefits for the year ended 31 December 2022 nor for the year ended 31 December 2021.

8 Incoming resources

	Unrest'd Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £	Total Funds 2021 £
<b>Voluntary Income</b>				
Donations and Subscriptions	688	45,074	45,762	42,491
Member subscription	340	-	340	400
	1,028	45,074	46,102	42,891
<b>Activities for generating funds</b>				
Hire of Hall (Main)	66,880	-	66,880	53,915
Hire of Hall (Small)	-	-	-	5,000
Event Income	3,592	-	3,592	494
Rental Income - Flat	7,200	-	7,200	-
	77,672	-	77,672	54,409
<b>Investment income</b>				
Investment income	2,042	-	2,042	663
	2,042	-	2,042	663
<b>Other incoming resources</b>				
HMRC JRS Grant	-	-	-	9,306
	-	-	-	9,306

## 9. Costs of generating funds

	2022	2021
	£	£
Print, Post & Stationery	259	425
Telephone	897	838
Rates	7,672	1,731
Water rates	9,393	7,796
Light & Heat	18,142	10,916
IT Software and Consumables	-	-
Insurance	6,418	7,694
Cleaning	3,549	3,106
Fire & safety	-	1,188
Subscription	744	1,245
Advertisement & Website	-	-
Sundry expenses	542	-
	47,616	34,939

## 10. Charitable activities

	2022	2021
	£	£
Sports events	2,100	925
Family events	4,994	236
Build a house expense	24,175	29,250
Food Pack expense	20,899	10,315
	52,168	40,726

## 11. Governance costs

	2022	2021
	£	£
Salaries	14,122	14,890
Book - keeping fees	2,040	960
Auditor's fee	1,320	1,200
Legal cost	3,400	28,671
Depreciation	707	943
Bad debts written off	-	6,990
	21,589	53,654

7 FEB 2024



**Issuer** KWSR and Co LTD

**Document generated** Fri, 9th Feb 2024 11:56:13 UTC

**Document fingerprint** e93ef0c28ed6af935584caa94c05bac0

### Parties involved with this document

Document processed	Party + Fingerprint
Fri, 9th Feb 2024 12:20:40 UTC	Susan Rahman - Signer (df5eaa5da6fe0ed2c82b655371598280)
Mon, 12th Feb 2024 21:14:35 UTC	Sir Iqbal Sacranie - Signer (149063b9d5c0d7137099d48eaefc291)
Tue, 13th Feb 2024 11:32:10 UTC	Shabir Valimahomed - Signer (224c1c856153a8d8440f97ea6afc5e68)

### Audit history log

Date	Action
Tue, 13th Feb 2024 11:32:11 UTC	Shabir Valimahomed viewed the envelope (31.112.141.43)
Tue, 13th Feb 2024 11:32:11 UTC	This envelope has been signed by all parties (31.112.141.43)
Tue, 13th Feb 2024 11:32:10 UTC	Shabir Valimahomed signed the envelope (31.112.141.43)
Tue, 13th Feb 2024 11:30:17 UTC	Sir Iqbal Sacranie opened the document email. (80.76.56.228)
Tue, 13th Feb 2024 11:26:24 UTC	Shabir Valimahomed viewed the envelope (31.112.141.43)
Tue, 13th Feb 2024 11:26:19 UTC	Shabir Valimahomed opened the document email. (31.112.141.43)
Tue, 13th Feb 2024 11:26:08 UTC	Sir Iqbal Sacranie opened the document email. (31.112.141.43)
Tue, 13th Feb 2024 11:26:08 UTC	Sir Iqbal Sacranie opened the document email. (31.112.141.43)
Tue, 13th Feb 2024 11:20:13 UTC	Sir Iqbal Sacranie opened the document email. (82.6.27.4)
Tue, 13th Feb 2024 11:16:58 UTC	Sir Iqbal Sacranie opened the document email. (82.6.27.4)
Tue, 13th Feb 2024 11:16:43 UTC	Sir Iqbal Sacranie opened the document email. (82.6.27.4)
Tue, 13th Feb 2024 11:11:42 UTC	Sir Iqbal Sacranie opened the document email. (82.6.27.4)
Tue, 13th Feb 2024 11:11:33 UTC	Sir Iqbal Sacranie opened the document email. (82.6.27.4)
Tue, 13th Feb 2024 11:09:04 UTC	Sir Iqbal Sacranie opened the document email. (82.6.27.4)
Tue, 13th Feb 2024 11:07:38 UTC	Sir Iqbal Sacranie viewed the envelope (31.112.141.43)
Tue, 13th Feb 2024 11:07:21 UTC	Sir Iqbal Sacranie opened the document email. (31.112.141.43)
Tue, 13th Feb 2024 11:07:03 UTC	Sir Iqbal Sacranie opened the document email. (82.6.27.4)
Tue, 13th Feb 2024 11:07:00 UTC	Sir Iqbal Sacranie opened the document email. (82.6.27.4)
Tue, 13th Feb 2024 11:06:53 UTC	Sir Iqbal Sacranie opened the document email. (80.76.56.228)
Tue, 13th Feb 2024 11:06:50 UTC	Sir Iqbal Sacranie opened the document email. (80.76.56.228)

Tue, 13th Feb 2024 11:06:28 UTC Sir Iqbal Sacranie opened the document email. (80.76.56.228)

Tue, 13th Feb 2024 11:06:03 UTC Document emailed to shabirvali1631@hotmail.com (18.170.46.4)

Tue, 13th Feb 2024 11:06:02 UTC Sent Shabir Valimahomed a reminder to sign the document. (80.76.56.228)

Tue, 13th Feb 2024 11:04:37 UTC Sir Iqbal Sacranie opened the document email. (31.112.141.43)

Tue, 13th Feb 2024 11:04:32 UTC Sir Iqbal Sacranie opened the document email. (31.112.141.43)

Tue, 13th Feb 2024 11:03:30 UTC Sir Iqbal Sacranie opened the document email. (80.76.56.228)

Tue, 13th Feb 2024 11:02:19 UTC Sir Iqbal Sacranie opened the document email. (195.162.123.34)

Tue, 13th Feb 2024 11:02:19 UTC Sir Iqbal Sacranie opened the document email. (195.162.123.34)

Tue, 13th Feb 2024 11:02:12 UTC Sir Iqbal Sacranie opened the document email. (195.162.123.34)

Tue, 13th Feb 2024 11:02:12 UTC Sir Iqbal Sacranie opened the document email. (195.162.123.34)

Tue, 13th Feb 2024 11:02:12 UTC Sir Iqbal Sacranie opened the document email. (195.162.123.34)

Tue, 13th Feb 2024 11:02:08 UTC Sir Iqbal Sacranie opened the document email. (195.162.123.34)

Tue, 13th Feb 2024 11:02:08 UTC Sir Iqbal Sacranie opened the document email. (195.162.123.34)

Tue, 13th Feb 2024 11:02:08 UTC Sir Iqbal Sacranie opened the document email. (195.162.123.34)

Tue, 13th Feb 2024 11:01:52 UTC Sir Iqbal Sacranie opened the document email. (82.6.27.4)

Tue, 13th Feb 2024 11:01:49 UTC Sir Iqbal Sacranie opened the document email. (82.6.27.4)

Tue, 13th Feb 2024 11:01:18 UTC Sir Iqbal Sacranie opened the document email. (82.6.27.4)

Tue, 13th Feb 2024 11:00:48 UTC Sir Iqbal Sacranie opened the document email. (31.112.141.43)

Tue, 13th Feb 2024 11:00:34 UTC Sir Iqbal Sacranie opened the document email. (82.6.27.4)

Tue, 13th Feb 2024 11:00:33 UTC Sir Iqbal Sacranie opened the document email. (82.6.27.4)

Tue, 13th Feb 2024 11:00:32 UTC Sir Iqbal Sacranie opened the document email. (82.6.27.4)

Tue, 13th Feb 2024 11:00:26 UTC Sir Iqbal Sacranie opened the document email. (31.112.141.43)

Tue, 13th Feb 2024 10:59:48 UTC Sir Iqbal Sacranie opened the document email. (31.112.141.43)

Tue, 13th Feb 2024 10:59:22 UTC Sir Iqbal Sacranie opened the document email. (31.112.141.43)

Tue, 13th Feb 2024 10:58:45 UTC Sir Iqbal Sacranie opened the document email. (103.109.214.46)

Tue, 13th Feb 2024 10:58:25 UTC Sir Iqbal Sacranie opened the document email. (103.109.214.46)

Tue, 13th Feb 2024 10:57:04 UTC Sir Iqbal Sacranie opened the document email. (31.112.141.43)

Tue, 13th Feb 2024 10:57:01 UTC Sir Iqbal Sacranie opened the document email. (31.112.141.43)

Tue, 13th Feb 2024 10:56:02 UTC Sir Iqbal Sacranie opened the document email. (31.112.141.43)

Tue, 13th Feb 2024 10:54:30 UTC Sir Iqbal Sacranie viewed the envelope (31.112.141.43)

Tue, 13th Feb 2024 10:53:44 UTC Sir Iqbal Sacranie opened the document email. (31.112.141.43)

Tue, 13th Feb 2024 10:53:07 UTC Sir Iqbal Sacranie opened the document email. (31.112.141.43)

Tue, 13th Feb 2024 10:52:36 UTC Sir Iqbal Sacranie viewed the envelope (31.112.141.43)

Tue, 13th Feb 2024 10:52:30 UTC Sir Iqbal Sacranie opened the document email. (31.112.141.43)

Tue, 13th Feb 2024 10:51:26 UTC Sir Iqbal Sacranie viewed the envelope (31.112.141.43)

Tue, 13th Feb 2024 10:51:06 UTC Sir Iqbal Sacranie viewed the envelope (31.112.141.43)

Tue, 13th Feb 2024 10:50:53 UTC Sir Iqbal Sacranie opened the document email. (31.112.141.43)

Tue, 13th Feb 2024 10:29:16 UTC Sir Iqbal Sacranie opened the document email. (80.76.56.228)

Tue, 13th Feb 2024 10:29:03 UTC Sir Iqbal Sacranie opened the document email. (80.76.56.228)

Tue, 13th Feb 2024 10:21:55 UTC Sir Iqbal Sacranie opened the document email. (82.6.27.4)

Tue, 13th Feb 2024 10:21:34 UTC Sir Iqbal Sacranie opened the document email. (195.162.123.34)

Tue, 13th Feb 2024 10:21:33 UTC Sir Iqbal Sacranie opened the document email. (195.162.123.34)

Tue, 13th Feb 2024 10:21:33 UTC Sir Iqbal Sacranie opened the document email. (195.162.123.34)

Tue, 13th Feb 2024 10:19:19 UTC Sir Iqbal Sacranie opened the document email. (82.6.27.4)

Tue, 13th Feb 2024 10:15:26 UTC Sir Iqbal Sacranie opened the document email. (82.6.27.4)

Tue, 13th Feb 2024 10:15:24 UTC Sir Iqbal Sacranie opened the document email. (82.6.27.4)

Tue, 13th Feb 2024 10:14:11 UTC Sir Iqbal Sacranie opened the document email. (82.6.27.4)

Tue, 13th Feb 2024 10:14:09 UTC Sir Iqbal Sacranie opened the document email. (82.6.27.4)

Tue, 13th Feb 2024 9:49:05 UTC Sir Iqbal Sacranie opened the document email. (80.76.56.228)

Tue, 13th Feb 2024 9:48:45 UTC Sir Iqbal Sacranie opened the document email. (80.76.56.228)

Tue, 13th Feb 2024 9:47:43 UTC Sir Iqbal Sacranie opened the document email. (80.76.56.228)

Tue, 13th Feb 2024 9:47:01 UTC Sir Iqbal Sacranie opened the document email. (80.76.56.228)

Tue, 13th Feb 2024 8:35:34 UTC Sir Iqbal Sacranie opened the document email. (146.75.168.39)

Tue, 13th Feb 2024 4:07:18 UTC Sir Iqbal Sacranie opened the document email. (185.61.158.200)

Tue, 13th Feb 2024 1:02:55 UTC Sir Iqbal Sacranie opened the document email. (103.109.214.46)

Mon, 12th Feb 2024 23:21:42 UTC Sir Iqbal Sacranie opened the document email. (90.198.67.244)

Mon, 12th Feb 2024 23:11:19 UTC Sir Iqbal Sacranie opened the document email. (90.198.67.244)

Mon, 12th Feb 2024 22:11:27 UTC Sir Iqbal Sacranie opened the document email. (104.28.86.98)

Mon, 12th Feb 2024 22:11:27 UTC Shabir Valimahomed opened the document email. (104.28.86.98)

Mon, 12th Feb 2024 21:26:55 UTC Sir Iqbal Sacranie opened the document email. (2.220.253.13)

Mon, 12th Feb 2024 21:14:35 UTC Sir Iqbal Sacranie viewed the envelope (195.222.37.190)

Mon, 12th Feb 2024 21:14:35 UTC Document emailed to shabirvali1631@hotmail.com (3.8.183.252)

Mon, 12th Feb 2024 21:14:35 UTC Sent the envelope to Shabir Valimahomed (shabirvali1631@hotmail.com) for signing (195.222.37.190)

Mon, 12th Feb 2024 21:14:35 UTC Sir Iqbal Sacranie signed the envelope (195.222.37.190)

Mon, 12th Feb 2024 21:13:33 UTC Sir Iqbal Sacranie viewed the envelope (195.222.37.190)

Mon, 12th Feb 2024 21:13:25 UTC Sir Iqbal Sacranie viewed the envelope (195.222.37.190)

Mon, 12th Feb 2024 21:13:15 UTC Sir Iqbal Sacranie opened the document email. (104.28.114.3)

Mon, 12th Feb 2024 14:18:24 UTC Document emailed to raheena@glotex.co.uk (18.170.67.220)

Mon, 12th Feb 2024 14:18:24 UTC Sent Sir Iqbal Sacranie a reminder to sign the document. (80.76.56.228)

Fri, 9th Feb 2024 20:06:11 UTC Susan Rahman opened the document email. (103.109.214.46)

Fri, 9th Feb 2024 15:28:14 UTC Sir Iqbal Sacranie opened the document email. (140.248.40.24)

Fri, 9th Feb 2024 12:30:08 UTC Susan Rahman opened the document email. (80.76.56.228)

Fri, 9th Feb 2024 12:30:01 UTC Susan Rahman opened the document email. (80.76.56.228)

Fri, 9th Feb 2024 12:29:43 UTC Susan Rahman opened the document email. (80.76.56.228)

Fri, 9th Feb 2024 12:21:50 UTC Susan has changed the party Shabir Valimahomed's email to shabirvali1631@hotmail.com (80.76.56.228)

Fri, 9th Feb 2024 12:20:41 UTC Susan Rahman viewed the envelope (80.76.56.228)

Fri, 9th Feb 2024 12:20:41 UTC Document emailed to raheena@glotex.co.uk (35.178.191.72)

Fri, 9th Feb 2024 12:20:41 UTC Sent the envelope to Sir Iqbal Sacranie (raheena@glotex.co.uk) for signing (80.76.56.228)

Fri, 9th Feb 2024 12:20:41 UTC	Susan Rahman signed the envelope (80.76.56.228)
Fri, 9th Feb 2024 12:20:23 UTC	Susan Rahman viewed the envelope (80.76.56.228)
Fri, 9th Feb 2024 12:20:19 UTC	Document emailed to hello@kwsr.co.uk (18.133.186.159)
Fri, 9th Feb 2024 12:20:19 UTC	Sent the envelope to Susan Rahman (hello@kwsr.co.uk) for signing (80.76.56.228)
Fri, 9th Feb 2024 12:07:57 UTC	Shabir Valimahomed has been assigned to this envelope (80.76.56.228)
Fri, 9th Feb 2024 12:07:45 UTC	Sir Iqbal Sacranie has been assigned to this envelope (80.76.56.228)
Fri, 9th Feb 2024 12:07:31 UTC	Susan Rahman has been assigned to this envelope (80.76.56.228)
Fri, 9th Feb 2024 12:07:13 UTC	Document generated with fingerprint e93ef0c28ed6af935584caa94c05bac0 (80.76.56.228)
Fri, 9th Feb 2024 11:56:13 UTC	Envelope generated by Susan (80.76.56.228)

**MEMON ASSOCIATION UK**

England & Wales - Charity number 269563

---

# Accounts

---



# MEMON ASSOCIATION UK

Charity Registered Number: 269563

NATIONAL COUNCIL MEMBERS' AND TRUSTEES' REPORT AND  
FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021

KWSR&CO  
CHARTERED ACCOUNTANTS & REGISTERED AUDITORS 136  
MERTON HIGH STREET  
LONDON SW19 1BA

## Contents

LEGAL AND ADMINISTRATIVE INFORMATION .....	2
REPORT OF THE NATIONAL COUNCIL MEMBERS AND TRUSTEES .....	4
REPORT OF THE AUDITORS .....	5
BALANCE SHEET AT 31 DECEMBER 2021 .....	7
STATEMENT OF FINANCIAL ACTIVITIES.....	8
DETAILED ANALYSIS OF MOVEMENTS IN FUNDS .....	9
NOTES TO THE FINANCIAL STATEMENTS.....	10

# Memon Association UK

## LEGAL AND ADMINISTRATIVE INFORMATION

Registered Charity Number	269563
Trustees	Sir Iqbal Sacranie ( Chairman) Haroon Karim Newsad Gani Haroon Daud Bashir Sattar Dr Esmail Harunani Asif Rangoonwala Hanif Osman Aniz Jussab Yousuf Gadit Shamim Osman Waseem Adil Late Abba Ali Yousuf (Deceased) Late Haroon Dada (Deceased)
Office Bearers	Shabir Valimohamed - Honorary President Zaheed Harunani - Honorary Vice President Foorqan I.M. Malida - Honorary Secretary AK Sacranie - Honorary Assistant Secretary Wasim G.M. Kassam - Honorary Treasurer
National Council Member	Nadeem Harunani Shabir Tayub Arshad Gani Hamza Valimahomed Zeenat Valimohamed Noor Valimohamed Zain Gani Farah Lohiya Sajida Tayub Mohsin Tayub Faisal Yousuf
Registered Office	3 Weir Road London SW12 OLT
Auditors	KWSR & CO Chartered Accountants & Registered Auditors 136 Merton High Street London SW19 IBA
Bankers	Lloyds Bank Plc Al Rayan Bank Plc

## REPORT OF THE NATIONAL COUNCIL MEMBERS AND TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021

The National Council members and trustees present their report in accordance with the Charities Act 2011, together with the financial statements for the period, and confirm that the latter comply with the requirements of the Act, the Constitution and the Charities SORP 2005.

### **Structure, Governance and Management**

#### Governing document

The Charity is governed by its Constitution and its objects are to promote and advance the religion and education in accordance with the tenets and doctrines of Islam. A number of religious, social, cultural and educational activities including community welfare are also the objectives of the Association.

The Association owns a freehold property named "Memon Centre", a multi-purpose community hall which caters for the members who take part in the various activities.

#### Appointment of trustees

Appointment of Trustees is governed by the Constitution of the Charity. The Board of Trustees is authorised to appoint new Trustees to fill vacancies arising through resignation or death of an existing Trustee. The trustees who served during the year are set out on the Charity information page at the front of these accounts. No Trustee has any beneficial interest in the Association and all of them are members of the association.

#### Organisation

In accordance with the constitution the affairs of the Association are managed by the office bearers and members of the National Council who are elected for a term of two years. The day to day activities are delegated to the centre Manager.

#### Related parties

There are no related parties that require disclosure. Risk policy

The trustees have examined the major strategic, business and operational risks which the Charity faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen these risks.

### **Achievements and performance**

The trustees are pleased to state that the Charity has continued with its principal activity of hall hire as in previous years and they are satisfied with the results for the year. The overheads were again kept to the minimum, excluding costs relating to the projected refurbishment of the Centre.

### **Financial review**

#### Reserves policy

It is the policy of the Charity to maintain unrestricted funds, which are the free reserves of the Charity, at a level which equates to approximately six months unrestricted expenditure. This provides sufficient funds to cover management and administration and support costs. Unrestricted funds were maintained at this level throughout the year.

# Memon Association UK

## Accounting and reporting responsibilities

The trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial period which give a true and fair view of the state of affairs of the Charity and of the incoming resources application of resources of the Charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently; observe the methods and principles in the Charities SORP; make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on a going concern basis unless it is appropriate to presume that the Charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations and the provision of the Constitution. 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.

## Auditors

Trustees and National Council propose to nominate KWSR & Co to continue as auditors until the next AGM.

Approved by the Trustees and National Council on 30.08.2022 signed on its behalf by:

*Sir Iqbal Sacranie*

.....  
Sir Iqbal Sacranie (Sep 10, 2022,  
12:42pm)

Chairman, Board of Trustees

*Shabir Valimahomed*

.....  
Shabir Valimahomed (Sep 10, 2022,  
10:43pm)

President

## REPORT OF THE AUDITORS FOR THE YEAR ENDED 31 DECEMBER 2021

We have audited the financial statements of Memon Association UK for the period ended 31 December 2021 which comprise a Statement of Financial Activities, Balance Sheet, and related notes in accordance with the terms of our engagement letter dated 7 November 2019. The financial reporting framework that has been applicable law and United Kingdom Accounting Standards (United Kingdom Accepted Accounting Practice).

### **Respective Responsibilities of Trustees and Auditors**

The trustees are responsible for preparation of the financial statements and for being satisfied that they give a true and fair view. Our responsibility is to audit the financial statements are in accordance with applicable law and International Standards on Auditing (UK & Ireland). Those standards require us to comply with the Auditing Practices Board's Ethical Standard for Auditors.

### **Scope of the Audit**

An audit involves obtaining evidence about the amount of disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of whether the accounting policies are appropriate to the Charity's circumstances and have consistently applied adequately disclosed, the reasonableness of significant accounting estimates made by the trustees; and the overall presentation of the financial statements.

### **Opinion on the Financial Statements**

In our opinion the financial statements give a true and fair view of the state of the Charity's affairs for the period ended 31 December 2021; have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and have been prepared in accordance with the requirements of the Charities Act 2011.

### **Opinion on other matters prescribed by the Charities Act 2011**

In our opinion the information given in the Report for the financial year for which the financial statements are prepared is consistent with the financial statements. The accounts have been prepared in accordance with FRS102 - The Financial Reporting Standard applicable in the UK and Republic of Ireland and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

### **Matters on which we are required to Report by Exception**

We have nothing to report in respect of the following matters where the Charities Act 2011 requires us following report to you if, in our opinion:

- Adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- Certain disclosures of trustees remuneration specified by law are not made; or
- We have not received all the information and explanations we require for audit; or

## Memon Association UK

- The Trustees were not entitled to prepare the financial statements in accordance with the Small Companies regime and take advantage of the Small Companies Exemption in preparing the Report of the Trustees.

**On behalf of KWSR & Co.:**



Susan Rahman (Sep 12, 2022, 12:39pm)

Susan Rahman, BSc FCA (Senior Statutory Auditor)

KWSR & Co. Chartered Accountants

136 Merton High Street, London SW19 IBA

# Memon Association UK

## BALANCE SHEET AT 31 DECEMBER 2021

	Note	2021		2020	
		£	£	£	£
<b>Tangible fixed assets</b>					
Tangible assets	4		1,293,235		1,279,088
<b>Current assets</b>					
Debtors	5	60,000		84,505	
Advance paid		-		1200	
Bank Accounts		499,155		504,522	
		<u>559,155</u>		<u>590,227</u>	
<b>Creditors</b>					
Amounts falling due within one year	6	<u>6,738</u>		<u>1,613</u>	
<b>Net current assets</b>			<u>552,417</u>		<u>588,614</u>
<b>Total assets less current liabilities</b>			<u>1,845,652</u>		<u>1,867,702</u>
<b>Creditors</b>					
Amounts falling due after more than one year	6		<u>(347,514)</u>		<u>(347,514)</u>
<b>Net assets</b>			<u>1,498,138</u>		<u>1,520,188</u>
<b>Capital funds</b>					
Restricted funds			1,225		1,225
Unrestricted funds			1,496,913		1,518,963
<b>Total funds</b>			<u>1,498,138</u>		<u>1,520,188</u>

Approved by Trustees and National Council on 30.08.2022 and signed on its behalf.

Sir Iqbal Sacranie

.....  
 Sir Iqbal Sacranie (Sep 10, 2022,  
 12:42pm)  
 Chairman, Board of Trustees

Shabir Valimahomed

.....  
 Shabir Valimahomed (Sep 10, 2022,  
 10:43pm)  
 President

# Memon Association UK

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2021

	Note	Unrest'd Funds £	Rest'd Income Funds £	Total Funds 2021 £	Total Funds 2020 £
<b>Incoming resources</b>					
Incoming Resources from generated funds:					
Voluntary income	8	3,326	39,565	42,891	813
Activities to generate funds	8	54,409		54,409	25,550
Investment income	8	663		663	2,182
			39,565		
		58,398		97,963	28,545
Other incoming resources		9,306		9,306	7,898
<b>Total incoming resources</b>		<b>67,704</b>	<b>39,565</b>	<b>107,269</b>	<b>36,443</b>
<b>Resources expended</b>					
Costs of generating funds	9	34,939		34,939	39,400
Charitable activities	10	1,161	39,565	40,726	1,000
Governance costs	11	53,654		53,654	30,895
<b>Total resources expended</b>		<b>89,754</b>	<b>39,565</b>	<b>129,319</b>	<b>71,295</b>
<b>Net movement in funds</b>		<b>(22,050)</b>		<b>(22,050)</b>	<b>(34,852)</b>
<b>Total funds brought forward</b>		<b>1,518,963</b>	<b>1,225</b>	<b>1,520,188</b>	<b>1,555,040</b>
<b>Total funds carried forward</b>		<b>1,496,913</b>	<b>1,225</b>	<b>1,498,138</b>	<b>1,520,188</b>

Details of Incoming resources and resources used are given in the notes to the financial statements.

# Memon Association UK

## DETAILED ANALYSIS OF MOVEMENTS IN FUNDS FOR THE YEAR ENDED 31 DECEMBER 2021

		2021	2020
	£	£	£
<b>Unrestricted Fund</b>			
Balance B/fwd.	1,518,963	1,555,040	
Deficit for the period	<u>(22,050)</u>	<u>(34,852)</u>	
		1,496,913	1,518,963
<b>Restricted Income Fund</b>			
Opening Balance	<u>1,225</u>	<u>1,225</u>	
		<u>1,225</u>	<u>1,225</u>
<b>Total funds as at 31 December 2021</b>		<u><b>1,498,138</b></u>	<u><b>1,520,188</b></u>

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2021

**1. Accounting policies**

The financial statements have been prepared under the historical cost convention. The financial statements have been prepared in accordance with the Statement of Recommended Practice - Accounting and Reporting by Charities (SORP 2005) issued in March 2005, applicable UK Accounting Standards, and the Charities Act 1993. The principal accounting policies adopted in the preparation of the financial statements are set out below.

**Incoming resources**

All incoming resources are included in the SOFA when the Charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

**Resources expended**

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

**Tangible fixed assets and depreciation**

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Fixtures and Fittings - 25 % per annum on reducing balance basis.

**Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the trustees for purposes. the aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund as set out in the notes to the financial statements.

**Investment Income**

Income from investments is accounted for on an accrual's basis.

**2. Staff costs**

The average number of persons employed by the organisation, including director, during the period was as follows:

	2021	2020
Administration	1	1

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 DECEMBER 2021

3. Investment Income

	2021 £	2020 £
Investment income - Al Rayan Bank	663	2,182
	663	2,182

4. Tangible fixed assets

	Land and Buildings £	Plant and Machinery £	Total £
Cost:			
At 1 January 2021	1,275,317	80,663	1,355,980
Addition during the year	15,090		15,090
At 31 December 2021	1,290,407	80,663	1,371,070
Depreciation:			
At 1 January 2021		76,892	76,892
Charge for the period		943	943
At 31 December 2021		77,835	77,835
Net book value:			
At 31 December 2021	1,290,407	2,828	1,293,235
At 31 December 2020	1,275,317	3,771	1,279,088

The land and buildings at 3 Weir Road, London SW12 OLT have not been valued. However, the Trustees believe that the current market value would be in the region of between £2.5m to £3m.

# Memon Association UK

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

### 5. Debtors and prepayments

Amounts falling due within one year:

	2021	2020
	£	£
Rent receivable	-	6,990
Receivable from WMO	-	2,515
Memon Association Leicester Loan	60,000	75,000
	<hr/>	<hr/>
	60,000	84,505

### 6. Creditors

Amounts falling due within one year:

	2021	2020
	£	£
Donations Islamic Relief (Deferred Outflow Resource)	4,068	-
PAYE	12	284
Accruals and Deferred Income	2,400	1,200
Wages	258	129
	<hr/>	<hr/>
	6,738	1,613

Amounts falling due after more than one year:

MA Rangoonwala Foundation	249,355	249,355
Members' loans	<hr/>	<hr/>
	98,159	98,159
	<hr/>	<hr/>
	347,514	347,514

The Members' loans reflect the amount outstanding at the year-end and is interest free. The loan advanced by M A Rangoonwala Foundation, a charitable entity, is not repayable within a specified period but is secured under a mortgage deed on the freehold property.

### 7. Trustees' remuneration and Benefits

There were no trustees' remuneration or other benefits for the year ended 31 December 2021 nor for the year ended 31 December 2020.

# Memon Association UK

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2021

#### 8. Incoming resources

	Unrest'd Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	Total Funds 2020 £
<b>Voluntary Income</b>				
Donations and Subscriptions	2,926	39,565	42,491	813
Member subscription	400	-	400	-
	3,326	39,565	42,891	813
<b>Activities for generating funds</b>				
Hire of Hall (Main)	48,915	-	53,915	19,150
Hire of Hall (Small)	5,000	-	5,000	6,400
Event Income	494	-	494	-
	54,409	-	54,409	25,550
<b>Investment income</b>				
Investment income	663	-	663	2,182
	663	-	663	2,182
<b>Other incoming resources</b>				
HMRC JRS Grant	9,306	-	9,306	7,898
	9,306	-	9,306	7,898

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

9. Costs of generating funds

	2021	2020
	£	£
Print, Post & Stationery	425	584
Telephone	838	1,004
Rates	1,731	802
Water rates	7,796	10,678
Light & Heat	10,916	12,426
Repairs & renewals	-	1,185
Insurance	7,694	7,699
Cleaning	3,106	3,927
Fire & safety	1,188	-
Subscription	1,245	-
Advertisement & Website	-	595
Sundry expenses	-	500
	34,939	39,400

10. Charitable activities

	2021	2020
	£	£
Sports events	925	1,000
Family events	236	-
Build a house expense	29,250	-
Food Pack expense	10,315	-
	40,726	1,000

11. Governance costs

	2021	2020
	£	£
Salaries	14,890	14,890
Book - keeping fees	960	480
Auditor's fee	1,200	1,200
Legal cost	28,671	13,069
Depreciation	943	1,256
Bad debts written off	6,990	-
	53,654	30,895



**Issuer** KWSR and Co LTD

**Document generated** Fri, 9th Sep 2022 18:02:14 BST

**Document fingerprint** eaa86e89b796e4bb7dc0aad7847181c9

### Parties involved with this document

Document processed	Party + Fingerprint
Sat, 10th Sep 2022 12:42:22 BST	Sir Iqbal Sacranie - Signer (9ff09309bddd809f3934e3558ca3d6e3)
Sat, 10th Sep 2022 22:43:42 BST	Shabir Valimahomed - Signer (ad37822281dfc0e44a1c312b87ff9b9d)
Mon, 12th Sep 2022 12:39:17 BST	Susan Rahman - Signer (e3bba0d007d6adf71a7221cd5b818fda)

### Audit history log

Date	Action
Mon, 12th Sep 2022 12:39:20 BST	Susan Rahman viewed the envelope. (18.132.124.34)
Mon, 12th Sep 2022 12:39:17 BST	The envelope has been signed by all parties. (18.132.124.34)
Mon, 12th Sep 2022 12:39:17 BST	Susan Rahman signed the envelope. (18.132.124.34)
Mon, 12th Sep 2022 12:35:45 BST	Susan Rahman viewed the envelope. (18.132.124.34)
Mon, 12th Sep 2022 12:35:38 BST	Susan Rahman opened the document email. (77.97.36.117)
Mon, 12th Sep 2022 1:08:03 BST	Susan Rahman opened the document email. (86.28.229.134)
Sun, 11th Sep 2022 8:19:44 BST	Susan Rahman viewed the envelope. (35.179.60.205)
Sun, 11th Sep 2022 8:19:34 BST	Susan Rahman opened the document email. (86.28.229.134)
Sun, 11th Sep 2022 1:10:41 BST	Sir Iqbal Sacranie opened the document email. (104.28.89.76)
Sat, 10th Sep 2022 22:43:44 BST	Shabir Valimahomed viewed the envelope. (35.179.60.205)
Sat, 10th Sep 2022 22:43:43 BST	Document emailed to hello@kwsr.co.uk (13.40.62.205)
Sat, 10th Sep 2022 22:43:42 BST	Sent the envelope to Susan Rahman (hello@kwsr.co.uk) for signing. (35.179.60.205)
Sat, 10th Sep 2022 22:43:42 BST	Shabir Valimahomed signed the envelope. (35.179.60.205)
Sat, 10th Sep 2022 22:41:04 BST	Shabir Valimahomed viewed the envelope. (35.179.60.205)
Sat, 10th Sep 2022 22:40:53 BST	Shabir Valimahomed opened the document email. (31.49.136.217)
Sat, 10th Sep 2022 12:43:20 BST	Sir Iqbal Sacranie opened the document email. (51.183.82.232)
Sat, 10th Sep 2022 12:42:23 BST	Sir Iqbal Sacranie viewed the envelope. (35.179.60.205)
Sat, 10th Sep 2022 12:42:22 BST	Document emailed to President@memon.org.uk (35.176.143.66)
Sat, 10th Sep 2022 12:42:22 BST	Sent the envelope to Shabir Valimahomed (President@memon.org.uk) for signing. (35.179.60.205)

Sat, 10th Sep 2022 12:42:22 BST	Sir Iqbal Sacranie signed the envelope. (35.179.60.205)
Sat, 10th Sep 2022 12:38:16 BST	Sir Iqbal Sacranie viewed the envelope. (35.179.60.205)
Sat, 10th Sep 2022 12:37:59 BST	Sir Iqbal Sacranie opened the document email. (51.183.82.232)
Fri, 9th Sep 2022 19:05:48 BST	Sir Iqbal Sacranie opened the document email. (172.224.227.1)
Fri, 9th Sep 2022 18:07:40 BST	Document emailed to raheena@glotex.co.uk (18.170.70.242)
Fri, 9th Sep 2022 18:07:40 BST	Sent the envelope to Sir Iqbal Sacranie (raheena@glotex.co.uk) for signing. (77.97.36.117)
Fri, 9th Sep 2022 18:04:31 BST	Susan Rahman has been assigned to this envelope (77.97.36.117)
Fri, 9th Sep 2022 18:04:31 BST	Shabir Valimahomed has been assigned to this envelope (77.97.36.117)
Fri, 9th Sep 2022 18:04:31 BST	Sir Iqbal Sacranie has been assigned to this envelope (77.97.36.117)
Fri, 9th Sep 2022 18:02:24 BST	Document generated with fingerprint eaa86e89b796e4bb7dc0aad7847181c9 (77.97.36.117)
Fri, 9th Sep 2022 18:02:14 BST	Envelope generated by Susan (77.97.36.117)

**MEMON ASSOCIATION UK**

England & Wales - Charity number 269563

---

# Accounts

---



# MEMON ASSOCIATION UK

Charity Registered Number: 269563

NATIONAL COUNCIL MEMBERS' AND TRUSTEES' REPORT AND  
FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2020

KWSR&CO  
CHARTERED ACCOUNTANTS & REGISTERED AUDITORS 136  
MERTON HIGH STREET  
LONDON SW19 1BA

# Memon Association UK

## LEGAL AND ADMINISTRATIVE INFORMATION

Registered Charity Number	269563
Trustees with tenure of office	Sir. Iqbal Sacranie Br. Haroon Karim Br. Haroon Daud Br. Nowsad Gani Br. Bashir Sattar Br. Asif Rangoonwala Br. Abba Ali Yousuf Br. Aniz Jussab Dr. Esmail Harunani Br. Hanif Osman Br Haroon Dada Br. Yousuf Gadit Sis. Shamim Osman Br. Waseem Adil
Office Bearers	Mr Shabir Valimohamed - Honorary President Mr Salim Lohiya - Honorary Vice President Mr Waseem Y Adil - Honorary Secretary Mr Bashir Sattar - Honorary Assistant Secretary Mr Abba Ali Yousuf - Honorary Treasurer
National Council Member	Mr Hanif Osman Mrs Shamim Osman Mr Nowsad Gani Mr Yousuf Gadit Mr Zaheed Harunani Mr Shabir Tayub Mrs Sajida Tayub Mr Nadeem Harunani Miss Farah Lohiya Mr Abdul Karim Sacranie Miss Noor Valimohamed Mrs Zeenat Valimohamed Miss Aisha Tayub - Co-opted Member Mr Mohammed Gani - Co-opted Member
Registered Office	3 Weir Road London SW12 OLT
Auditors	KWSR & CO Chartered Accountants & Registered Auditors 136 Merton High Street London SW19 IBA
Bankers	Lloyds Bank Plc Al Rayan Bank Plc

# Memon Association UK

FOR THE YEAR ENDED 31 DECEMBER 2020

## Contents

LEGAL AND ADMINISTRATIVE INFORMATION .....	1
REPORT OF THE NATIONAL COUNCIL MEMBERS AND TRUSTEES .....	3
REPORT OF THE AUDITORS .....	5
BALANCE SHEET AT 31 DECEMBER 2020 .....	7
STATEMENT OF FINANCIAL ACTIVITIES.....	8
DETAILED ANALYSIS OF MOVEMENTS IN FUNDS .....	9
NOTES TO THE FINANCIAL STATEMENTS.....	10

## REPORT OF THE NATIONAL COUNCIL MEMBERS AND TRUSTEES

The National Council members and trustees present their report in accordance with the Charities Act 2011, together with the financial statements for the period, and confirm that the latter comply with the requirements of the Act, the Constitution and the Charities SORP 2005.

### **Structure, Governance and Management**

#### Governing document

The Charity is governed by its Constitution and its objects are to promote and advance the religion and education in accordance with the tenets and doctrines of Islam. A number of religious, social, cultural and educational activities including community welfare are also the objectives of the Association.

The Association owns a freehold property named "Memon Centre", a multi-purpose community hall which caters for the members who take part in the various activities.

#### Appointment of trustees

Appointment of Trustees is governed by the Constitution of the Charity. The Board of Trustees is authorised to appoint new Trustees to fill vacancies arising through resignation or death of an existing Trustee. The trustees who served during the year are set out on the Charity information page at the front of these accounts. No Trustee has any beneficial interest in the Association and all of them are members of the association.

#### Organisation

In accordance with the constitution the affairs of the Association are managed by the office bearers and members of the National Council who are elected for a term of two years. The day to day activities are delegated to the centre Manager.

#### Related parties

There are no related parties that require disclosure. Risk policy

The trustees have examined the major strategic, business and operational risks which the Charity faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen these risks.

### **Achievements and performance**

The trustees are pleased to state that the Charity has continued with its principal activity of hall hire as in previous years and they are satisfied with the results for the year. The overheads were again kept to the minimum, excluding costs relating to the projected refurbishment of the Centre.

### **Financial review**

#### Reserves policy

It is the policy of the Charity to maintain unrestricted funds, which are the free reserves of the Charity, at a level which equates to approximately six months unrestricted expenditure. This provides sufficient funds to cover management and administration and support costs. Unrestricted funds were maintained at this level throughout the year.

# Memon Association UK

## Accounting and reporting responsibilities

The trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial period which give a true and fair view of the state of affairs of the Charity and of the incoming resources application of resources of the Charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently; observe the methods and principles in the Charities SORP; make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on a going concern basis unless it is appropriate to presume that the Charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations and the provision of the Constitution. 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.

## Auditors

Office bearers and National Council Members propose to nominate KWSR & Co to continue as auditors until the next AGM.

Approved by the office bearers and National Council Members on 30.03.2022 signed on its behalf by:



Sir Jibad Sacranie (Mar 30, 2022, 2:55pm)

Member



Shabir Valimahomed (Mar 30, 2022,

Member

## REPORT OF THE AUDITORS FOR THE YEAR ENDED 31 DECEMBER 2020

We have audited the financial statements of Memon Association UK for the period ended 31 December 2020 which comprise a Statement of Financial Activities, Balance Sheet and related notes in accordance with the terms of our engagement letter dated 7 November 2019. The financial reporting framework that has been applicable law and United Kingdom Accounting Standards (United Kingdom Accepted Accounting Practice).

### **Respective Responsibilities of Trustees and Auditors**

The trustees are responsible for preparation of the financial statements and for being satisfied that they give a true and fair view. Our responsibility is to audit the financial statements in accordance with applicable law and International Standards on Auditing (UK & Ireland). Those standards require us to comply with the Auditing Practices Board's Ethical Standard for Auditors.

### **Scope of the Audit**

An audit involves obtaining evidence about the amount of disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of whether the accounting policies are appropriate to the Charity's circumstances and have consistently applied adequately disclosed, the reasonableness of significant accounting estimates made by the trustees; and the overall presentation of the financial statements.

### **Opinion on the Financial Statements**

In our opinion the financial statements give a true and fair view of the state of the Charity's affairs for the period ended 31 December 2020; have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and have been prepared in accordance with the requirements of the Charities Act 2011.

### **Opinion on other matters prescribed by the Charities Act 2011**

In our opinion the information given in the Report for the financial year for which the financial statements are prepared is consistent with the financial statements. The accounts have been prepared in accordance with FRS102 - The Financial Reporting Standard applicable in the UK and Republic of Ireland and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

### **Matters on which we are required to Report by Exception**

We have nothing to report in respect of the following matters where the Charities Act 2011 requires us following report to you if, in our opinion:

- Adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- Certain disclosures of trustees remuneration specified by law are not made; or
- We have not received all the information and explanations we require for audit; or

## Memon Association UK

- The Trustees were not entitled to prepare the financial statements in accordance with the Small Companies regime and take advantage of the Small Companies Exemption in preparing the Report of the Trustees.

**On behalf of KWSR & Co.:**



Susan Rahman (Mar 30, 2022, 5:23pm)  
Susan Rahman, BSc FCA (Senior Statutory Auditor)

KWSR & Co. Chartered Accountants

136 Merton High Street, London SW19 IBA

# Memon Association UK

## BALANCE SHEET AT 31 DECEMBER 2020

	Note	2020		2019	
		£	£	£	£
<b>Tangible fixed assets</b>					
Tangible assets	4		1,279,088		1,238,625
<b>Current assets</b>					
Debtors	5	84,505		84,505	
Advance paid		1,200			
Bank Accounts		504,522		532,425	
		<u>590,227</u>		<u>616,930</u>	
<b>Creditors</b>					
Amounts falling due within one year	6	1,613		3,001	
<b>Net current assets</b>			<u>588,614</u>		<u>613,929</u>
<b>Total assets less current liabilities</b>			<u>1,867,702</u>		<u>1,852,554</u>
<b>Creditors</b>					
Amounts falling due after more than one year	6		<u>(347,514)</u>		<u>(297,514)</u>
<b>Net assets</b>			<u><u>1,520,188</u></u>		<u><u>1,555,040</u></u>
<b>Capital funds</b>					
Restricted funds			1,225		1,225
Unrestricted funds			1,518,963		1,553,815
<b>Total funds</b>			<u>1,520,188</u>		<u>1,555,040</u>

Approved by office bearers and National Council Members on 30.03.2022 and signed on its behalf.



Sir Iqbal Sacranie (Mar 30, 2022, 2:55pm)

Member



Shabir Valimahomed (Mar 30, 2022, 5:12pm)

Member

# Memon Association UK

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2020

	Note	Unrest'd Funds £	Rest'd Income Funds £	Total Funds 2020 £	Total Funds 2019 £
Incoming resources					
Incoming Resources from generated funds:					
Voluntary income	8	813		813	698
Activities to generate funds	8	25,550		25,550	80,436
Investment income	8	2,182		2,182	15,503
		28,545		28,545	96,637
Other incoming resources		7,898		7,898	1,250
<b>Total incoming resources</b>		<b>36,443</b>		<b>36,443</b>	<b>97,887</b>
Resources expended					
Costs of generating funds	9	595		595	1,725
Charitable activities	10	54,130		54,130	51,616
Governance costs	11	16,570		16,570	17,831
<b>Total resources expended</b>		<b>71,295</b>		<b>71,295</b>	<b>71,172</b>
<b>Net movement in funds</b>		<b>(34,852)</b>		<b>(34,852)</b>	<b>26,715</b>
<b>Total funds brought forward</b>		<b>1,553,815</b>	<b>1,225</b>	<b>1,555,040</b>	<b>1,528,325</b>
<b>Total funds carried forward</b>		<b>1,518,963</b>	<b>1,225</b>	<b>1,520,188</b>	<b>1,555,040</b>

Details of Incoming resources and resources used are given in the notes to the financial statements.

# Memon Association UK

## DETAILED ANALYSIS OF MOVEMENTS IN FUNDS FOR THE YEAR ENDED 31 DECEMBER 2020

	2020		2019	
	£	£	£	£
<b>Unrestricted Fund</b>				
Balance B/fwd.	1,553,815		1,527,100	
Deficit for the period	<u>(34,852)</u>		<u>26,715</u>	
		1,518,963		1,553,815
<b>Restricted Income Fund</b>				
Opening Balance	<u>1,225</u>		<u>1,225</u>	
		<u>1,225</u>		<u>1,225</u>
<b>Total funds as at 31 December 2020</b>		<u><b>1,520,188</b></u>		<u><b>1,555,040</b></u>

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2020

**1. Accounting policies**

The financial statements have been prepared under the historical cost convention. The financial statements have been prepared in accordance with the Statement of Recommended Practice - Accounting and Reporting by Charities (SORP 2005) issued in March 2005, applicable UK Accounting Standards and the Charities Act 1993. The principal accounting policies adopted in the preparation of the financial statements are set out below.

**Incoming resources**

All incoming resources are included in the SOFA when the Charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

**Resources expended**

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

**Tangible fixed assets and depreciation**

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Fixtures and Fittings - 25 % per annum on reducing balance basis.

**Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the trustees for particular purposes. the aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund as set out in the notes to the financial statements.

**Investment Income**

Income from investments is accounted for on an accruals basis.

**2. Staff costs**

The average number of persons employed by the company, including director, during the period was as follows:

	2020	2019
Administration	1	1

# Memon Association UK

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

### 3. Investment Income

	2020 £	2019 £
Investment income - Al Rayan Bank	2,182	2,875
Flat Rent	-	12,628
	2,182	15,503

### 4. Tangible fixed assets

	Land and Buildings £	Plant and Machinery £	Total £
Cost:			
At 1 January 2020	1,233,598	80,663	1,314,261
Addition during the year	41,719		41,719
At 31 December 2020	1,275,317	80,663	1,355,980
Depreciation:			
At 1 January 2020		75,636	75,636
Charge for the period		1,256	1,256
At 31 December 2020		76,892	76,892
Net book value:			
At 31 December 2020	1,275,317	3,771	1,279,088
At 31 December 2019	1,233,598	5,027	1,238,625

The land and buildings at 3 Weir Road, London SW12 OLT have not been valued. However, the Trustees believe that the current market value would be in the region of between £2.5m to £3m.

# Memon Association UK

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

### 5. Debtors and prepayments

Amounts falling due within one year:

	2020	2019
	£	£
Rent receivable	6,990	6,990
Receivable from WMO	2,515	2,515
Memon Association Leicester Loan	75,000	75,000
	<u>84,505</u>	<u>84,505</u>

### 6. Creditors

Amounts falling due within one year:

	2020	2019
	£	£
PAYE	284	601
Accruals and Deferred Income	1,200	2,400
Wages	129	-
	<u>1,613</u>	<u>3,001</u>

Amounts falling due after more than one year:

MA Rangoonwala Foundation	249,355	199,355
Members' loans	<u>98,159</u>	<u>98,159</u>
	<u>347,514</u>	<u>297,514</u>

The Members' loans reflect the amount outstanding at the year-end and is interest free. The loan advanced by M A Rangoonwala Foundation, a charitable entity, is not repayable within a specified period but is secured under a mortgage deed on the freehold property.

### 7. Trustees' remuneration and Benefits

There were no trustees' remuneration or other benefits for the year ended 31 December 2020 nor for the year ended 31 December 2019.

# Memon Association UK

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

### 8. Incoming resources

	Unrest'd Funds 2020 £	Total Funds 2020 £	Total Funds 2019 £
<b>Voluntary Income</b>			
Donations and Subscriptions	813	813	698
	<hr/>	<hr/>	<hr/>
	813	813	698
<b>Activities for generating funds</b>			
Hire of Hall	19,150	19,150	70,211
Function Income	-	-	625
Madressah hire fees	6,400	6,400	9,600
	<hr/>	<hr/>	<hr/>
	25,550	25,550	80,436
<b>Investment income</b>			
Investment income	2,182	2,182	2,875
Flat Rent	-	-	12,628
	<hr/>	<hr/>	<hr/>
	2,182	2,182	15,503
<b>Other incoming resources</b>			
Parking rent	-	-	1,250
HMRC JRS Grant	7,898	7,898	-
	<hr/>	<hr/>	<hr/>
	7,898	7,898	1,250

### 9. Costs of generating funds

	2020 £	2019 £
Advertisement & Web-site	595	1,725

# Memon Association UK

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2020

10.	Charitable activities		
		2020	2019
		£	£
	Print, Post & Stationery	584	510
	Telephone	1,004	1,099
	Rates	802	8,000
	Water rates	10,678	794
	Light & Heat	12,426	12,428
	Repairs & renewals	1,185	3,248
	Functions costs	-	5,570
	Refurbishment of MAUK	13,069	-
	Insurance	7,699	7,677
	Cleaning	3,927	9,185
	Fire & safety	-	180
	Sports events	1,000	1,250
	Depreciation	1,256	1,675
	Sundry expenses	500	-
		<hr/>	<hr/>
		54,130	51,616
		<hr/>	<hr/>
11.	Governance costs		
		2020	2019
		£	£
	Administration costs	-	433
	Salaries	14,890	14,958
	Accountancy	-	1,000
	Book - keeping fees	480	240
	Auditor's fee	1,200	1,200
		<hr/>	<hr/>
		16,570	17,831
		<hr/>	<hr/>



**Issuer** KWSR and Co LTD

**Document generated** Wed, 30th Mar 2022 11:00:47 BST

**Document fingerprint** 7a84baf8768d88217c6d02911152ecc0

### Parties involved with this document

Document processed	Party + Fingerprint
Wed, 30th Mar 2022 14:55:55 BST	Sir Iqbal Sacranie - Signer (627b1d5442cc6ab63d5127f28b374a23)
Wed, 30th Mar 2022 17:12:21 BST	Shabir Valimahomed - Signer (e9b79ec1d1db8aacb6211b6c79ba5cda)
Wed, 30th Mar 2022 17:23:01 BST	Susan Rahman - Signer (72ec82716c00bdfd745763df4a22b9c9)

### Audit history log

Date	Action
Wed, 30th Mar 2022 17:23:01 BST	The envelope has been signed by all parties. (77.97.36.117)
Wed, 30th Mar 2022 17:23:01 BST	Susan Rahman signed the envelope. (77.97.36.117)
Wed, 30th Mar 2022 17:20:52 BST	Susan Rahman viewed the envelope. (77.97.36.117)
Wed, 30th Mar 2022 17:20:45 BST	Susan Rahman opened the document email. (77.97.36.117)
Wed, 30th Mar 2022 17:12:22 BST	Document emailed to hello@kwsr.co.uk (18.168.200.97)
Wed, 30th Mar 2022 17:12:21 BST	Sent the envelope to Susan Rahman (hello@kwsr.co.uk) for signing. (109.145.101.116)
Wed, 30th Mar 2022 17:12:21 BST	Shabir Valimahomed signed the envelope. (109.145.101.116)
Wed, 30th Mar 2022 17:11:05 BST	Shabir Valimahomed viewed the envelope. (109.145.101.116)
Wed, 30th Mar 2022 17:11:01 BST	Shabir Valimahomed opened the document email. (109.145.101.116)
Wed, 30th Mar 2022 17:10:11 BST	Sir Iqbal Sacranie opened the document email. (109.145.101.116)
Wed, 30th Mar 2022 17:05:08 BST	Sir Iqbal Sacranie opened the document email. (109.145.101.116)
Wed, 30th Mar 2022 16:28:46 BST	Sir Iqbal Sacranie opened the document email. (77.97.36.117)
Wed, 30th Mar 2022 16:27:10 BST	Sir Iqbal Sacranie opened the document email. (77.97.36.117)
Wed, 30th Mar 2022 16:26:51 BST	Sir Iqbal Sacranie opened the document email. (109.145.101.116)
Wed, 30th Mar 2022 16:21:33 BST	Sir Iqbal Sacranie opened the document email. (109.145.101.116)
Wed, 30th Mar 2022 15:49:49 BST	Sir Iqbal Sacranie opened the document email. (81.141.96.15)
Wed, 30th Mar 2022 15:46:30 BST	Sir Iqbal Sacranie opened the document email. (77.97.36.117)
Wed, 30th Mar 2022 15:45:59 BST	Sir Iqbal Sacranie opened the document email. (77.97.36.117)
Wed, 30th Mar 2022 15:11:41 BST	Sir Iqbal Sacranie opened the document email. (77.97.36.117)

Wed, 30th Mar 2022 15:03:45 BST	Sir Iqbal Sacranie opened the document email. (104.28.89.22)
Wed, 30th Mar 2022 14:56:32 BST	Sir Iqbal Sacranie opened the document email. (94.12.227.4)
Wed, 30th Mar 2022 14:56:32 BST	Sir Iqbal Sacranie opened the document email. (94.12.227.4)
Wed, 30th Mar 2022 14:55:56 BST	Document emailed to President@memon.org.uk (13.40.166.215)
Wed, 30th Mar 2022 14:55:55 BST	Sent the envelope to Shabir Valimahomed (President@memon.org.uk) for signing. (94.12.227.4)
Wed, 30th Mar 2022 14:55:55 BST	Sir Iqbal Sacranie signed the envelope. (94.12.227.4)
Wed, 30th Mar 2022 14:53:25 BST	Sir Iqbal Sacranie viewed the envelope. (94.12.227.4)
Wed, 30th Mar 2022 14:53:12 BST	Sir Iqbal Sacranie opened the document email. (94.12.227.4)
Wed, 30th Mar 2022 12:51:54 BST	Sir Iqbal Sacranie opened the document email. (104.28.40.139)
Wed, 30th Mar 2022 11:07:01 BST	Document emailed to raheena@glotex.co.uk (18.169.243.254)
Wed, 30th Mar 2022 11:07:01 BST	Sent the envelope to Sir Iqbal Sacranie (raheena@glotex.co.uk) for signing. (77.97.36.117)
Wed, 30th Mar 2022 11:04:42 BST	Susan Rahman has been assigned to this envelope (77.97.36.117)
Wed, 30th Mar 2022 11:04:42 BST	Shabir Valimahomed has been assigned to this envelope (77.97.36.117)
Wed, 30th Mar 2022 11:04:42 BST	Sir Iqbal Sacranie has been assigned to this envelope (77.97.36.117)
Wed, 30th Mar 2022 11:01:07 BST	Document generated with fingerprint 7a84baf8768d88217c6d02911152ecc0 (77.97.36.117)
Wed, 30th Mar 2022 11:00:47 BST	Envelope generated by Susan (77.97.36.117)