

CHARITY NUMBER: 1105439

**BISMILLAH AID**  
**REPORT OF TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER, 2020**

**Quba Accountancy Ltd**  
**14 Mayne Avenue,**  
**Luton**  
**LU4 9LS**  
**UK**

**Bismillah Aid**  
**Trustees Annual Report**  
**For the Year Ended 31<sup>st</sup> December, 2020**

**Reference and Administrative Details**

**Charity Name**

Bismillah Aid

**Registered Charity Number**

1105439

**Registered Office**

170 Havelock Road,  
Saltley,  
Birmingham  
B8 1RX  
UK

**Trustees**

Mr. Mohammed Imran  
Mr. Mohammed Ikram  
Mr. Sarfraz Ali Khan

appointed on 27-10-2011

appointed on 01-01-2020

appointed on 29-05-2019

**Independent Examiner**

Quba Accountancy Ltd  
14 Mayne Avenue,  
Luton  
LU4 9LS  
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**Bismillah Aid  
Trustees Annual Report  
For the Year Ended 31<sup>st</sup> December, 2020**

**Structure Governance and Management**

**Type of Governing Document**

The governing document used by the charity is a "Constitution"

**How the Charity is Constituted?**

The charity is an "Association"

**Recruiting and Appointing Trustees**

All our trustees are volunteers, chosen because they all have the diverse range of skills, knowledge and experience that we need to respond to the challenges of today. Stakeholders and partners may nominate trustees and sometimes we will make a personal approach to potential candidates.

**Financial Review**

**Reserve policy**

The charity does not have any reserve policy.

**Objectives and Activities**

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

The objects of the charity are set below:

- A) To promote the benefit of the inhabitants of the United Kingdom as well as the rest of the world without distinction of sex, or of political, religious or other opinions by associating with the local authorities, voluntary organisations and inhabitants in a common effort to advance education and training and to provide facilities in the interest of social welfare for recreation and leisure time occupation with the objects of improving the quality of life for the said inhabitants and also by relieving poverty and preserve and project good health where necessary to secure the establishment of the community centre and to maintain and manage or to corporate with the statutory organisations, agencies and trusts in the maintenance of our present centre for activities promoted by Bismillah Aid, in furtherance of the above objectives. To promote any charitable purpose for the benefit of the public as the trustees in their absolute discretion think fit.

**Summary of the main activities and achievements undertaken for the public benefit in relation to these objects of the charity during the year.**

**To promote health:** safe water, clean hands, and healthy bodies. Dirty water equates to sickness, sickness is time lost, this is reduced, and people can get back to the work of lifting themselves out of poverty.

**To relieve hunger:** access to water leads to food security. With less crop loss, hunger is reduced. Families can feed themselves, reducing living costs.

**To relieve poverty:** water can break the cycle of poverty. The communities we serve are ready to grow, they grow through our help and guidance.

**To provide for wherever there is the most need:** helping the neediest in the quickest time possible, relieving one struggle of many.

This year, the Bismillah Aid achieved success in the following projects:

### **Qurbani Project**

Qurbani (Udhiya) is not only a religious duty on Muslims ordained by Allah and practiced by Prophet Muhammad (peace be upon him) and his companions, but it is also a wonderful opportunity for Muslims to help their fellow humans who are suffering from abject poverty around the world.

We would like to thank all the generous donors of Bismillah Aid for placing their trust in us to implement their Qurbani this year. We were able to carry out the qurbani project through Muslim Charity. As a result, just like every year, we were able to feed thousands of vulnerable families around the world on this blessed occasion. Bringing happiness and smiles to the faces of widows struggling to raise their children, old, aged people with disabilities facing hunger and children affected by disasters and wars. We pray Allah SWT rewards you abundantly for your generous donations.

### **British Imam Course**

From giving our names when we are born, to saying the final rights over our bodies at our Janazah (funeral), our imams are an essential part of every milestone of our lives. As the leader of the community, he is not only tasked with leading the 5 daily prayers, but is responsible for introducing our children to Islam, advising our youth about life's major decisions, patching up broken marriages, feeding the hungry, guiding the sinner to find absolution, giving hope to the hopeless: all with the aim of reconnecting everyone back to their Lord.

In 2019, Bismillah Aid embarked on a subsidiary project of British Imam, with the aim of supporting our youth, by providing Imams with knowledge of religious, societal, and British values.

A keen interest was expressed from both males and females to enroll on this course. It was decided that Bismillah Aid will allocate funds to hire qualified and experienced teachers with advanced teaching methods for In-person and online classes so the students can gain valuable knowledge and progress rapidly. Thanks to allocated teachers' commitment and hard work the Course continued, and tremendous progression was made over the year.

In 2020, we continued the British Imam Course. Even though, it was a difficult year, and we were disrupted by COVID-19, the classes resumed on an online platform. This project is and was the main focal point project of Bismillah Aid throughout the year and we have achieved progression with our hard work and efforts.

## **COVID Hot Meals**

During the first lockdown, when COVID-19 was at its highest point. This project will help distribute 150 meals in and around the local area of Alum Rock, Birmingham. The aim of this project is to be there for the local community during the difficult time of Covid-19. We were able to support and help the community and vulnerable by providing them with hot food packs. After every delivery we were able to achieve a joyful smile on the faces of the local people.

## **Jamia Al Karam**

Shaykh Muhammad Imdad – founder principal of Jamia al-Karam said: “Our elders planted date palms and we ate their fruits. If today we do not plant these date palms, from where will our coming generations eat?” The team at Bismillah Aid decided to further their efforts in providing Islamic knowledge for the future generation through Islamic sponsorship and imam training provided at the esteemed Jamia Al-Karam. Through these educational initiatives, Bismillah Aid alongside Jamia Al-Karam will produce positive results for the British Muslim community. Bismillah Aid strives to acquire unique place in the hearts and minds of the British Muslim and numerous communities throughout the country.

## **Zakat**

Our Charities aim and vision is to make world free from poverty based on the principles of the Holy Prophet. In 2020, with the support of all the donors we were able to further support the less fortunate. We were able to provide safe water, clean hands, and healthy bodies. Dirty water equates to sickness, sickness is time lost, this is reduced, and people can get back to the work of lifting themselves out of poverty. We were also able to further provide children education so, when children are free from the task of gathering water, they return to class to educate themselves which soon they will be able to utilize this education to earn and get out of poverty.

The trustees’ annual report was approved on 17<sup>th</sup> February 2021 and signed on behalf of the board of trustees by:



**Signature:**

**Name: Mohammed Imran**

**Position: Chairman**

**Date: 17/02/2021**

**Bismillah Aid**  
**Independent Examiner's Report**  
**For the Year Ended 31<sup>st</sup> December, 2020**

I report to the trustees on my examination of the accounts of the above charity for the year ended **31/12/2020**.

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

**Independent Examiner**



**Quba Accountancy Ltd**  
**Mr. Dawood Masood**  
**AFA, MIPA**

**Bismillah Aid**  
**Statement of Financial Activities**  
**For the Year Ended 31<sup>st</sup> December, 2020**

	Notes	Unrestricted Funds £	Restricted Funds £	2020 £	2019 £
<b>Incoming Resources:</b>					
Incoming resources from generating funds					
Voluntary Income	5	35,402	-	35,402	43,265
Activities for generating income		-	-	-	-
<b>Total Income Resources</b>		35,402	-	35,402	43,265
<b>Resources Expended:</b>					
<b>Cost of generating funds</b>					
Charitable Activities	6	30,849	-	30,848	47,234
Governance Cost		-	-	-	-
<b>Total resources expended</b>		<b>30,849</b>	<b>-</b>	<b>30,848</b>	<b>47,234</b>
<b>Net movement of funds:</b>					
<b>Net Income/Expenses for the year</b>		4,554	-	4,554	-3,969
Total funds brought forward		-	-	-3,969	-
<b>Net funds carried forward</b>		<b>4,554</b>	<b>-</b>	<b>585</b>	<b>-3,969</b>

**Bismillah Aid**  
**Balance Sheet**  
**For the Year Ended 31<sup>st</sup> December, 2020**

<b>ASSETS</b>	<b>Notes</b>	<b>2020 £</b>	<b>2019 £</b>
<b>Fixed Assets</b>			
Tangible Assets	2	146,452	147,408
<b>Current Assets:</b>			
Cash at bank and in hand		13,510	7,285
		13,510	7,285
<b>Creditors: Amount falling due within 1 year</b>	3	-	1,249
<b>Net Current Assets/Liabilities</b>		13,510	6,036
<b>Total Assets Less Current Liabilities</b>		<b>159,961</b>	<b>153,444</b>
<b>CAPITAL AND RESERVES</b>			
<b>Unrestricted Funds:</b>			
General Funds	4	9,137	-3,969
Designated Funds		2,702	-
		<b>11,839</b>	<b>-3,969</b>
<b>Difference on Accounts</b>		148,123	157,413



**Signature:**

**Name: Mohammed Imran**

**Position: Chairman**

**Date: 17/02/2021**



**Bismillah Aid**  
**Notes to the Accounts**  
**For the Year Ended 31<sup>st</sup> December, 2020**

**1. ACCOUNTING POLICIES**

**a) Basis of Accounting**

The accounts have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2015) and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

**b) Incoming Resources**

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

**c) Resources Expended**

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

**d) Allocation and Apportionment of Costs**

All costs relate to the single activity of the charitable company and are recognized accordingly.

**e) Fund Accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can only be used for restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Designated funds are funds set aside by the trustees out of unrestricted general funds for the specific future purposes or projects.

**f) Depreciation**

Depreciation has been provided at the following rates in order to write off the assets over their estimated useful lives.

Fixtures and Fittings	15% straight line
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**Bismillah Aid**  
**Notes to the Accounts**  
**For the Year Ended 31<sup>st</sup> December 2020.**

<b>2- Tangible Fixed Assets</b>	<b>Property £</b>	<b>Furniture &amp; Fixture £</b>	<b>Total £</b>
<b>Cost:</b>			
As at 01/01/2020	141,989	6,375	148,364
<b>Depreciation:</b>			
As at 01/01/2020	-	956	956
For the Year	-	956	956
As at 31/10/2020	-	1,913	1,913
<b>Net Book Value:</b>			
As at 31/10/2020	<b>141,989</b>	<b>4,463</b>	<b>146,452</b>
As at 31/10/2019	<b>141,989</b>	<b>5,419</b>	<b>147,408</b>

<b>3- Creditors falling during one year</b>	<b>2020</b>	<b>2019</b>
Other Creditors	-	1,249
	<b>-</b>	<b>1,249</b>

<b>4- Unrestricted Funds</b>	<b>Brought Forward £</b>	<b>Incoming Resources £</b>	<b>Outgoing Resources £</b>	<b>Transfer £</b>	<b>Carried Forward £</b>
Designated Funds	-	4,610	1,908	-	2,702
General Funds	7,285	30,792	28,940	-	9,137
	<b>7,285</b>	<b>35,402</b>	<b>30,848</b>	<b>-</b>	<b>11,839</b>

<b>5- Incoming Resources</b>	<b>2020 £</b>	<b>2019 £</b>
<b>Incoming resources granted funds</b>		
<b>Grants:</b>		
Voluntary Income	34,146	43,265
Gift Aid	1,256	43,265
	<b>35,402</b>	<b>43,265</b>

**Bismillah Aid**  
**Notes to the Accounts**  
**For the Year Ended 31<sup>st</sup> December, 2020**

<b>6- Resources Expended</b>	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
<b>Cost of generating funds</b>		
<b>Charitable Activities:</b>		
Merchant	-	1,073
Coaches	-	350
Crystal Plaza	-	6,000
Iftari	-	1,480
Jamia Al Karam	2,158	1,500
British Imam Course	875	2,439
PPSA	-	4,908
Bismillah Welfare	-	3,500
Qurbani	1,100	2,000
Water	698	1,650
Rent, Rates & Insurance	-	1,421
Repair	-	1,525
TV License	158	155
Heat & Light	341	502
Printing & Stationary	70	-
Cleaning	1,376	-
Refund	180	-
Depreciation – Furniture & Fixtures	956	956
Catering	-	152
Wages	11,961	17,552
Bank Charges	716	71
Zakat	110	-
COVID hot meals	1,050	-
COVID-19 Donation	6,000	-
	<hr/>	<hr/>
	27,749	47,234
Governance Cost	500	-
Other direct expenses	2,599	-
	<hr/>	<hr/>
	<b>30,848</b>	<b>47,234</b>