

ANJUMAN-E-ISLAHUL MUSLIMEEN OF UNITED KINGDOM

REPORT AND ACCOUNTS

31st December 2020

Charity Number : 505732

ANJUMAN-E-ISLAHUL MUSLIMEEN OF UNITED KINGDOM
Charity Registered number : 505732

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ANJUMAN-E-ISLAHUL MUSLIMEEN OF UNITED KINGDOM

Charity Registered number : 505732

Trustees' Report

The trustees present their annual report and financial statements covering the year to 31st December 2020. The directors have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' (FRS 102) in preparing the annual report and financial statements of the charity.

Trustees

The charity's trustees, from 1st January 2020 to the date of this report, were are as follows: -

Mohammed Abdul Muquit (Ex-chairman) passed away April 2020
Mohammed Bostan (Appointed chairman)
Shabbir Daji - Executive Officer
Zulfiqar Ali
Hisham Hasan M S Lala (Appointed August 2020)
Asif Jawad (Appointed September 2020)
Awlad Ali (Appointed September 2020)
Mohammad Hayat Khan (Appointed September 2020)
Yusuf Mohamed Seedat (Appointed September 2020)
Suhel Abdul Samad Bholat (Appointed September 2020)
Mushtaq Mohammad (Appointed September 2020)
Mohammad Anisuz Z Chowdhury (Appointed September 2020)
Muhammad Ishaq (Appointed September 2020)

The charity's lands and buildings are registered in the names of the chairman, the executive officer and the charity.

All of the trustees are volunteers and are not in receipt of any remuneration or other financial benefits. The first trustees were appointed in 1975 and in the event of any deaths the trustees are empowered to appoint a suitable replacement.

In order to carry out their responsibilities effectively, there are regular trustee meetings held. The day to day administration decisions and indeed the long- term management plans are discussed as necessary in such daily meetings. After consultations with the trustees the decisions are finally approved by the acting chairman of the meeting.

The charity relies on the voluntary services of the various individuals who regularly make visits to the premises and stay for a short period. The charity premises are always occupied by individuals from all over the United Kingdom who voluntary assist in the charity's daily operations.

Name and governing document

The governing document of the charity is a declaration of trust and constitution dated 25th June 1975. The charity is also referred to as the 'Markazi Masjid' and/or 'Jaamia Taleemul Islam'.

Principal office

The principal office and, indeed, the major operations of the Anjuman are situated at South Street, Savile Town, Dewsbury, West Yorkshire.

Professional services

During the year the charity used the services of the following organisations:-

Bankers	- Barclays Bank plc
Solicitors	- Kingswell Watts, Dewsbury
Auditors	- Crystal Business Services Ltd. Coventry

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ANJUMAN-E-ISLAHUL MUSLIMEEN OF UNITED KINGDOM

Charity Registered number : 505732

Trustees' Report

Aims and objectives

The principal aim of the Anjuman is as follows: -

To make provisions for the religious education of Muslim adults and children.

To arrange and hold religious gatherings accomodating visitors from all over United Kingdom and from overseas.

To establish mosque and a school adjacent to the mosque premises.

To attempt to create understanding of the Muslim religious issues amongst the government institutions.

To make arrangements for groups of persons (ladies and gentlemen) to visit mosques in the United Kingdom and overseas for the purpose of religious learning and spiritual self- rectification.

Public Benefit

The trustees believe that the charity satisfies the requirements of section 17 of the Charities Act 2011 regarding public benefit because the general community benefits from the charity's activities.

The charity focuses on the principal Islamic duty of being responsible, caring citizens. These qualities are constantly instilled into people who come to the charity for guidance and also to the students.

In fact, the students are involved in charitable work (i.e. food banks) and local community initiatives.

Financial Review - Year to 31st December 2020

Like nearly all institutions the 2020 financial year was unfortunately affected by the Covid Pandemic.

The overall activities at the charity premises fell during the year; especially in relation to the students, where there was a complete closure from the third week of March 2020 to the first week of September 2020. After September 2020 not all students returned due to the pandemic, however, there was much on-line teaching. The absence of students had an adverse impact on parental contributions received.

The charity took advantage of the 'reduced' activity period by spending on maintenance and repairs of the premises.

There was also some fixed assets expenditure on fire safety systems, plumbing and gas installation, carpets and canopy roofing around the students buildings. The only expenditures on the new buildings (on top of existing two-storeys) was some decorating. The new buildings were still not in use during 2020.

The charity was, indeed, very fortunate to receive job retention grants. Furthermore, there was an increase in donation and collections. Overall, the charity's net incoming resources during 2020 was £12,350 (2019 - net expenditure £112,037). The trustees are confident that going forward with major capital expenditures out of the way and with the return to some form of normality after the covid pandemic the charity's financial position will improve.

Ofsted Reports

The trustees always attempt ensure that any concerns or matters raised by such reports are addressed. After receiving unsatisfactory reports in May 2021 there were internal organisational structural changes and after a lot of effort the trustees are pleased to state that all matters were addressed leading to a satisfactory ofsted report in November 2021.

Financial Policies

a) Investments

The Anjuman does not have any investments except for one short-term bank deposit account.

b) Grants

The Anjuman does not normally make grants to any individuals or organisations.

c) Risk reviews

The trustees periodically examine the major risks that the Anjuman faces and procedures are in place to mitigate and control such risks to ensure smooth operations. The trustees discuss in detail all major transactions and projects before authorisation in order to prevent shortage of funds.

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ANJUMAN-E-ISLAHUL MUSLIMEEN OF UNITED KINGDOM

Charity Registered number : 505732

Trustees' Report

Also the charity has in place the appropriate buildings, employer and public liability insurances. Furthermore, there are regular consultations with experts from the hygiene and safety professions to mitigate and address any possible problems the charity may face.

d) Reserves review

The trustees regularly review the reserves of the Anjuman. The trustees would prefer to hold sufficient liquid funds to finance three months operating costs without any further collection or donations.

The principal funding sources for the charity continued to be the parental contributions and general collections/donations from the public. All of the charity's expenditure is deemed to be for charitable purposes since there are no fund raising costs or general administration salaries.

All of the charity funds are unrestricted. At 31st December 2020 the charity had unrestricted funds of £3,257,545 (2019 - £3,369,582).

Fixed assets

There are now no plans for any future buildings costs. Expenditures on fixtures and equipment will only be committed as and when funds are available.

Future plans

The future plans are to increase the collections and donations, restrict the outgoing resources without in anyway compromising the charity services provided and also to repay the loans.

Statement of trustees' responsibilities

The Charities Act require the trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the Charity and of the surplus or deficit for that period. In preparing those accounts, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- and prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue to run.

The trustees are responsible for maintaining proper accounting records, which disclose the reasonable accuracy at any time in the financial position of the charity and to enable them to ensure that the accounts comply with the Charities Act 2011. 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.

Statement as to disclosure to auditors

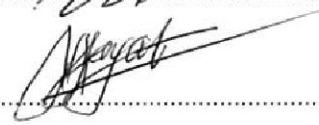
In so far as the trustees are aware at the time of approving our trustees' annual report:

There is no relevant information, being information needed by the auditor in connection with preparing their report, of which the auditor is unaware, and

The trustees, have taken all the necessary steps that they ought to have taken as trustees in order to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

This report was approved by the trustees on 20th January 2022.

 Name SABIR DASİ

 Name MOHAMMAD HAYAT KHAN

ANJUMAN-E-ISLAHUL MUSLIMEEN OF UK

Charity Registered number : 505732

Independent Auditors Report To The Trustees of Anjuman-E-Islahul Muslimeen of UK

Opinion

We have audited the financial statements of Anjuman-E-Islahul Muslimeen of UK for the year ended 31st December 2020 which comprise the Statement of Financial Activities, Balance Sheet, Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland.

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31st December 2020, and of its incoming resources and application of resources, for the year then ended;
- 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.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

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ANJUMAN-E-ISLAHUL MUSLIMEEN OF UK

Charity Registered number : 505732

Independent Auditors Report To The Trustees of Anjuman-E-Islahul Muslimeen of UK

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- the charity has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 3, the trustees are responsible for the preparation of financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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ANJUMAN-E-ISLAHUL MUSLIMEEN OF UK

Charity Registered number : 505732

Independent Auditors Report To The Trustees of Anjuman-E-Islahul Muslimeen of UK

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the charity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



AKBAR DEDAT (Senior Statutory Auditor)
For and on behalf of
CRYSTAL BUSINESS SERVICES LTD
Chartered Accountants
264 Stoney Stanton Rd
Coventry. CV1 4FP

20th January 2022

Crystal Business Services Ltd. Is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

ANJUMAN-E-ISLAHUL MUSLIMEEN OF UNITED KINGDOM
Statement Of Financial Activities
for the year ended 31st December 2020


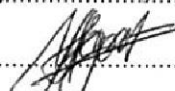
	Notes	2020	2019
		£	£
<u>INCOMING RESOURCES</u>	2		
Parental contributions (charitable activities)		373,384	561,673
Donations and collections		263,280	209,092
		<u>636,664</u>	<u>770,765</u>
Investment Income - Interest earned		19	10
<i>Total incoming resources</i>		<u>636,683</u>	<u>770,775</u>
<u>RESOURCES EXPENDED</u>			
<u>Cost of Charitable Activities</u>			
Food costs		50,749	121,463
Salaries	3	496,688	527,094
Job retention scheme grants		(193,364)	-
Books/education, equipment, fees		3,952	1,575
Light and heat		82,066	46,697
Repairs, renewals and maintenance		33,847	9,160
Water rates		25,600	44,539
Insurance		12,098	12,028
Council rates		3,000	3,000
Cleaning and waste disposal		17,569	33,632
Printing, postage, stationery		190	155
Telephone		2,612	4,845
Bank charges and interest		2,000	3,296
Depreciation of fixed assets		79,435	69,627
Governance costs		7,891	5,701
Total resources expended		<u>624,333</u>	<u>882,812</u>
NET INCOMING RESOURCES		12,350	(112,037)
Fund Balances at 1st January 2020		3,257,545	3,369,582
Fund Balances at 31st December 2020		<u>3,269,895</u>	<u>3,257,545</u>

ALL OF THE ACTIVITIES ARE CONTINUING ACTIVITIES

ANJUMAN-E-ISLAHUL MUSLIMEEN OF UNITED KINGDOM
Balance Sheet
as at 31st December 2020

	Notes	£	2020 £	£	2019 £
Fixed assets					
Tangible assets	4		<u>4,175,249</u>		<u>4,189,439</u>
			4,175,249		4,189,439
Current assets					
Short term deposit account			-	15,226	
Cash at bank and in hand	5	63,399	<u>63,399</u>	<u>40,886</u>	
			63,399	56,112	
Creditors: amounts falling due within one year	6	(125,773)		(80,526)	
Net current assets			<u>(62,374)</u>	<u>(24,414)</u>	
Total assets less current liabilities			<u>4,112,875</u>	<u>4,165,025</u>	
Long Term Liabilities	7		(842,980)	(907,480)	
Net assets			<u>3,269,895</u>	<u>3,257,545</u>	
Funds					
Unrestricted funds	8		3,269,895	3,257,545	
			<u>3,269,895</u>	<u>3,257,545</u>	

The financial statements on pages 7 to 12 were approved and authorised for issue by the trustees on 20th January 2022.


 Name SABIR DASI

 Name MOHAMMAD HAYAT KHAN

ANJUMAN - E- ISLAHUL MUSLIMEEN OF UNITED KINGDOM
Cash Flow Statement
for the year ended 31st December 2020

	<u>2020</u> £	<u>2019</u> £
<u>Cash flows from operating activities</u>		
Net incoming resources (as per SOFA)	12,331	(112,047)
<u>Adjustments</u>		
Depreciation	79,435	69,627
Increase/(decrease) in payables	45,247	6,577
Cash from operations	<u>137,013</u>	<u>(35,843)</u>
<u>Cash flows from investing activities</u>		
Interest received	19	10
Purchase of fixed assets	(65,245)	(26,524)
Net cash from investing activities	<u>(65,226)</u>	<u>(26,514)</u>
<u>Cash flows from financing activities</u>		
Changes in long-term loans	(64,500)	38,000
Net cash from financing activities	<u>(64,500)</u>	<u>38,000</u>
Net increase in cash and cash equivalents	7,287	(24,357)
Cash and cash equivalents at beginning of year	56,112	80,469
Cash and cash equivalents at end of year	<u>63,399</u>	<u>56,112</u>
<u>Analysis of cash equivalents</u>		
	£	£
Jamia-Talimul-Islam Current Account	28,088	30,000
Anjuman Community Account	32,061	8,976
Cash in Hand	3,250	1,910
BPA Investment Account	15,226	15,226
	<u>63,399</u>	<u>56,112</u>

ANJUMAN-E-ISLAHUL MUSLIMEEN OF UNITED KINGDOM

Notes to the Accounts For The Year Ended 31st December 2020

1 Summary of significant accounting policies

(a) General information and basis of preparation

The Anjuman-E-Islahul Muslimeen of UK is a charity registered in England. The nature of the charity's operations and principal activities are set out in the trustees' report.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have not departed from the Charities (Accounts and Reports) Regulations 2008 in order to provide a 'true and fair view'.

The financial statements are prepared on a going concern basis under the historical cost convention. There are no material uncertainties related to events or conditions that may cast significant doubt upon the entity's ability to continue as a going concern. The financial statements are presented in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

(b) Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

(c) Income recognition

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102). Further detail is given in the Trustees' Annual Report.

(d) Expenditure recognition

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

(e) Tangible fixed assets

Tangible fixed assets are stated at cost (or deemed cost) less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended.

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:-

Land	Nil
Buildings	2% straight line (depreciation not yet provided on the new buildings extension)
Fixtures, Equipment	25% reducing balance

ANJUMAN-E-ISLAHUL MUSLIMEEN OF UNITED KINGDOM
Notes to the Accounts For The Year Ended 31st December 2020

(f) Investments

Current asset investments are short term bank deposit accounts.

(g) Creditors

Creditors with no stated interest rate and payable within one year are recorded at transaction price. The concessionary loans are stated at the actual amounts loaned, as permitted by FRS102.

(h) Provisions

Provisions are recognised when the charity has an obligation at the balance sheet date as a result of a past event, it is probable that an outflow of economic benefits will be required in settlement and the amount can be reliably estimated.

(j) Tax

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable organisation for UK corporation tax purposes.

(k) Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements.

2 Incoming Resources

These are stated after charging depreciation of £79,435 (2019- £69,627) and governance costs of £7,891 (2019- £5,701).

3 Payroll costs

The average number of full and part-time employees in the year was 43 (2019 - 43). There are no employees who received emoluments exceeding £60,000 in the year.

No remuneration or reimbursement of expenses were payable to any of the trustees. The analysis of payroll is as follows:-

	2020	2019
	£	£
Gross salaries	469,654	494,780
Social security costs	14,270	20,004
Pension costs	12,764	12,310
	<u>496,688</u>	<u>527,094</u>

4 Tangible fixed assets

	Land	Buildings	Fixtures & equipment	Total
	£	£	£	£
Cost				
At 1st January 2020	65,000	4,531,122	250,382	4,846,504
Additions		8,000	57,245	65,245
At 31st December 2020	<u>65,000</u>	<u>4,539,122</u>	<u>307,627</u>	<u>4,911,749</u>
Accumulated Depreciation				
Balance at 1st January 2020	-	460,725	196,340	657,065
Charges for the year	-	51,613	27,822	79,435
	-	<u>512,338</u>	<u>224,162</u>	<u>736,500</u>
Net book value				
At 31st December 2019	<u>65,000</u>	<u>4,070,397</u>	<u>54,042</u>	<u>4,189,439</u>
At 31st December 2020	<u>65,000</u>	<u>4,026,784</u>	<u>83,465</u>	<u>4,175,249</u>

All of the land and buildings are functional.

ANJUMAN-E-ISLAHUL MUSLIMEEN OF UNITED KINGDOM
Notes to the Accounts For The Year Ended 31st December 2020

5 Cash At Bank And In Hand	2020	2019
	£	£
Jamia-Talimul-Islam Current Account	28,088	30,000
Anjuman Community Account	32,061	8,976
Cash in Hand	3,250	1,910
	<u>63,399</u>	<u>40,886</u>

6 Current liabilities	2020	2019
	£	£
Sundry Creditors and Accrued Charges	81,946	58,793
PAYE/NIC owing	43,827	21,733
	<u>125,773</u>	<u>80,526</u>

7. Long-term liabilities

These are concessionary interest-free loans repayable after more than one year.

8 Unrestricted reserves

	£
Balance at 1st January 2020	3,257,545
Surplus in year ended 31st December 2020	12,350
Balance at 31st December 2020	<u>3,269,895</u>

Analysis of net assets by funds

	Unrestric- ted Funds	Total
	£	£
Tangible assets	4,175,249	4,175,249
Cash at bank and in hand	63,399	63,399
Less: Creditors	(968,753)	(968,753)
	<u>3,269,895</u>	<u>3,269,895</u>

9 Contingent liabilities

As far as the directors are aware there were no pending legal activities, guarantees, material damages or any contingent liabilities at the balance sheet dates.

10 Post Balance Sheet Events

There have been no events after 31st December 2020 which will have an effect on the financial statements up to 31st December 2020.

11 Related Party Transactions

During the year to 31st December 2020 there were no related party transactions. Included in long-term liabilities are interest-free loans provided by the following trustees:-

Mr M Bostan	£ 10,000
Mr S Daji	£ 15,000