REGISTERED CHARITY: 1208201

COMPANY NUMBER: CE036124

BISMILLAH WELFARE ASSOCIATION UK

REPORT OF THE TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS

FOR THE PERIOD

10 MAY 2025 TO 05 APRIL 2026

REFERENCE AND ADMINISTRATIVE DETAILS

The trustees, present their report with the financial statements of the charity for the period 10 May 2025 to 05 April 2026.

INCORPORATION

The CIO Foundation was incorporated on 10 May 2024.

Registered Charity Number

1208201

Registered Office

38 CANADA WAY
WORCESTER
WR2 4ED

Trustees

Mr Khurshid Baig	Trustee
Mr Humayun Baig	Trustee
Ms Roseina Kaniz Baig	Trustee
Ms Farah Ali	Trustee
Ms Sabrina Baig	Trustee

STRUCTURE, GOVERNANCE AND MANAGEMENT

Board of Trustees

The Board of Trustees sets our future aims and priorities focusing on strategic planning and governance and also evaluates our performance and progress in our work to alleviate poverty and suffering.

The Board of Trustees appraises the Senior Management Team and can make appointments to it as well as dismissals. The Board of Trustees also make sure that we satisfy the regulatory requirements on us as a charity and works with key stakeholders.

Recruiting and Appointing Trustees

All our trustees are volunteer, 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.

Governing document

Bismillah Welfare Association UK refers to the charity incorporated organisation with a governing document known as CIO constitution by foundation originally incorporated on 10 May 2024.

Responsibilities of Trustees

The annual report and financial statements are prepared according to the relevant law and approved by the trustees.

The trustees keep adequate accounting records and they show and explain our transactions. The records also disclose our financial position with reasonable accuracy at any time and enable trustees to ensure that the financial statements comply with Charity Commission Statement of Recommended Practice (SORP) 2015.

Grant Making Policies

We provide grants to projects if the request meets our charitable objectives and criteria. Project grant making is managed according to a designated process, which is documented in our Operational Risk-Management Framework. We aim to treat all grant applications professionally, equally and fairly. We make the final decision as to eligibility to receive a grant, at our discretion.

Public Benefit

We develop strategic plans to make certain that we provide maximum public benefit and achieve our strategic objectives, which fall under purposes defined by the Charity Act 2006.

Objectives and Strategic activities

The objects of the charity are set below:

THE PREVENTION OR RELIEF OF POVERTY IN SANGHOI VILLAGE OF JHELUM DISTRICT IN PAKISTAN BY PROVIDING OR ASSISTING IN THE PROVISION OF EDUCATION, TRAINING, PRACTICAL ASSISTANCE TO ENABLE VILLAGERS TO ACCESS HEALTHCARE AND SUPPORT TO ENABLE THEM TO GENERATE A SUSTAINABLE INCOME AND BE SELF-SUFFICIENT.

Achievements & Performances

During the financial year, Bismillah Welfare Association has continued to make a significant progress towards the development and construction of its centre. The foundations of the building have now been completed, and work has progressed to the next stages of construction, including plastering and associated works. The building project is progressing as planned and remains on track.

A significant proportion of the Association's available funds has been used towards the purchase of building materials and other costs directly associated with the construction and development of the centre. The trustees continue to oversee the progress of the project and the use of funds, ensuring that expenditure is directed towards the Association's charitable objectives.

Throughout the year, the Association has also conducted several fundraising campaigns and charitable activities to support those in need. These have included our Qurbani campaign, through which donations were collected and used to provide food and assistance to poor and needy individuals and families.

Accordingly, while a substantial portion of the funds has been allocated towards the ongoing construction of the centre, a portion of the funds raised throughout the year has also been used to provide direct charitable assistance to beneficiaries in need.

The Association continues to carry out its charitable activities while progressing with the development of the centre. The trustees remain committed to ensuring that the Association's funds are managed responsibly and utilized in furtherance of its charitable purposes.

Financial Review

The charity received sum of **£45,869** in donations from various sources.

The charity does not have any reserve policy.

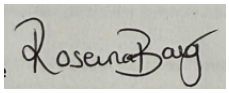
No funds are in deficit at the balance sheet.

The funds are in surplus by **£63,010** at the balance sheet.

Declaration

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

Signed on behalf of the charity's trustees.

 **Signature**
Name: Roseina Baig
Position: Trustee
Date: 29/09/2026

INDEPENDENT EXAMINERS REPORT FOR THE PERIOD 10 May 2025 TO 05 APR 2026 TO THE TRUSTEES

I report on the accounts for the period 10th May 2025 to 05th April 2026 set out below.

Respective responsibilities of trustees and examiner
The charity's trustees responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for the period (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

Having satisfied myself that the charity is not subject to audit and is eligible for independent examination, it is my responsibility to:

- Examine the accounts
- Follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- To state weather particular matters have come to my attention.

Basis of the independent examiner's report
My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiners statement
In connection with my examination, no matter has come to my attention:

(1) Which gives me reasonable cause to believe that, in any material respect, the requirements have not been met;

or

(2) To which. In my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Independent Examiner



Signature: **Mr Dawood Masood AFA, MIPA**
Date: 06/10/2026

CHARITY COMMISSION FOR ENGLAND AND WALES	Charity name		No (if any)		CC16a
	Bismillah Welfare Association UK		**1208201**		
	Receipts and payments accounts				
	For the period from	Period start date 10-May-25	**To**	Period end date 05-Apr-26	

Section A Receipts and payments

	Unrestricted funds To the nearest £	Restricted funds To the nearest £	Endowment funds To the nearest £	Total funds To the nearest £	Last year To the nearest £
A1 Receipts					
Donation	36,022	9,847	-	45,869	127,788
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total(Gross income for AR)	**36,022**	**9,847**	**-**	**45,869**	**127,788**
A2 Asset and investment sales, (see table).					
Sub total	**-**	**-**	**-**	**-**	**-**
Total receipts	**36,022**	**9,847**	**-**	**127,788**	**127,788**
A3 Payments					
Charitable Activities	-	51,000	-	51,000	55,000
Administrative expense	28	-	-	28	369
Governance cost	1,750	-	-	1,750	2,500
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	**1,778**	**51,000**	**-**	**52,778**	**57,869**
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	**1,778**	**51,000**	**-**	**52,778**	**57,869**
Net of receipts/(payments)	**34,244**	**-41,153**	**-**	**-6,909**	**69,919**
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	**-**	**-**	**-**	**69,919**	**-**
Cash funds this year end	**34,244**	**-41,153**	**-**	**63,010**	**69,919**

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds	Restricted funs	Endowment funds
B1 Cash funds	Cash in hand & at Bank	63,010	-	-
		-	-	-
		-	-	-
	Total Cash funds	**63,010**	**-**	**-**
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK

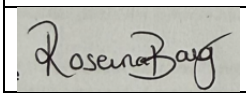
	Details	Unrestricted funds To nearest £	Restricted funds To nearest £	Endowment funds To nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Funds to which assets belong	Cost (Optional)	Current value (Optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-

	Details	Funds to which assets belong	Cost (Optional)	Current value (Optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-

	Details	Funds to which liability belong	Amount due (Optional)	When due (Optional)
B5 Liabilities			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Roseina Baig	29/09/2026