Beyond Poverty Foundation

Charity number: 1211928

TRUSTEES' ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE PERIOD FROM 29 JANUARY 2025 TO 20 NOVEMBER 2025

Beyond Poverty Foundation
Trustees' Report and Financial Statements
For the period 29 Jan 2025 to 20 Nov 2025

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Beyond Poverty Foundation
Charity Registration No. 1211928
Trustees' Report for the period 29 Jan 2025 to 20 Nov 2025

The Trustees present the annual report and financial statements of the Charity for the period 29 Jan 2025 to 20 Nov 2025. The financial statements comply with current statutory requirements and the requirements of the Charity's governing document. The financial results are set out in the enclosed accounts.

Objectives and Activities

Beyond Poverty Foundation is a non-profit charity committed to alleviating and preventing poverty in England and Bangladesh. Our work is structured into two primary arms: humanitarian aid and infrastructure development, and poverty prevention through community support and empowerment.

We focus particularly on ethnic minorities, migrants, and low-income families who often face systemic barriers to employment and social inclusion.

Our mission is to break the cycle of poverty by providing access to education, skills training, and employment opportunities, empowering individuals to create better futures for themselves and their families.

Public Benefit Statement

The trustees have had due regard to the Charity Commission's general guidance on public benefit when planning and carrying out the charity's activities. The trustees are satisfied that the charity's activities during the period furthered its charitable purposes for the public benefit.

Achievements and Performance

Over the past year, Beyond Poverty Foundation advanced its mission to nourish, educate, and empower communities by delivering practical support across international and UK programmes. Internationally, we provided humanitarian assistance through general support, orphan and widow sponsorship, medical care, and clean-water initiatives such as pump installations, helping vulnerable households stabilise, improving access to essential healthcare, and supporting safer living conditions through reliable water access. In parallel, we progressed longer-term infrastructure development through family home construction, medical clinic projects, and water well construction, focusing on sustainable, community-benefiting solutions that address root causes of hardship.

In the UK, the Foundation strengthened community resilience through programmes including community food support, domestic violence support, behavioural health support, financial stability training, and professional development assistance.

These initiatives combined immediate relief with longer-term pathways to stability, helping individuals access critical support services, rebuild independence, and develop skills, and confidence to improve their circumstances. Alongside delivery, we continued to strengthen internal reporting and programme structure to support transparency, accountability, and clearer evidence of impact.

Review of the financial position

The financial results of the charity for the period ended 20 November 2025 are reflected in the financial statements and accompanying notes. Total income for the period was £95,483 and total expenditure was £79,540, resulting in net income before investment losses of £15,943. After recognising an impairment loss of £5,000 in respect of investments, the charity reported net income for the period of £10,943. At 20 November 2025, the charity had total funds of £10,943.

Reserves Policy

The trustees aim to maintain an appropriate level of unrestricted reserves to provide sufficient working capital and enable the charity to respond to unforeseen expenditure and fluctuations in income. At 20 November 2025, unrestricted funds were £10,943, which was below the level considered desirable by the trustees. The trustees continue to monitor the charity's financial position and, since the reporting date, unrestricted reserves have increased. The trustees will keep the appropriate level of reserves under regular review as the charity's activities develop.

Structure, Governance and Management

The charity is a Charitable Incorporated Organisation (Foundation CIO) governed by its Constitution.

Reference and Administrative Details

Charity Name	Beyond Poverty Foundation
Charity Registration Number	1211928
Registered Office	87 Burdett Road London E3 4JN

Names of the Charity Trustees who manage the Charity

1. Mohammed Waris Ali	Chair
2. Sayed Ahmed	Trustee
3. Suwara Khatun	Trustee

Independent Examiner	Mohammed Zakir Karim, FCA Pangea Baraka Unit 2, 60 Hanbury Street London E1 5JL

Declaration
We confirm that the information produced to enable the independent examination of our accounts to be conducted does contain a full and correct record of our financial transactions and activities to the best of our knowledge and belief. We have approved the Trustees' report.

Signed on behalf of the charity's trustees.

Name:	Mohammed Waris Ali
Position:	Chair
Date:	20 September 2026

Beyond Poverty Foundation
Independent Examiner's Report on the Accounts

I report to the trustees on my examination of the accounts of Beyond Poverty Foundation ("the charity") for the period from 29 January 2025 to 20 November 2025, which are set out on pages 6 to 11.

Responsibilities and basis of report

As the charity trustees of the Charity, 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 Charity'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.

Independent examiner's statement

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:

- accounting records were not kept in accordance with section 130 of the Charities Act 2011; or
- the accounts do not accord with the accounting records; or
- where applicable, the accounts do 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 order to enable a proper understanding of the accounts to be reached.

Mohammed Zakir Karim, FCA
Pangea Baraka
Unit 2, 60 Hanbury Street
London E1 5JL

Zakir Karim

20 September 2026

Beyond Poverty Foundation
Statement of Financial Activities including Income & Expenditure Account
For the period 29 Jan 2025 to 20 Nov 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Income from:				
Donations and legacies	3, 5	55,634	39,849	**95,483**
Total		55,634	39,849	**95,483**
Expenditure on:				
Charitable activities	4, 6, 7	26,293	47,162	**73,455**
Raising funds		6,085	-	**6,085**
Total		32,378	47,162	**79,540**
Net income before gains/(losses) on investments		23,256	(7,313)	**15,943**
Gains/(losses) on investments	8	(5,000)	-	**(5,000)**
Net income/(expenditure)		**18,256**	**(7,313)**	**10,943**
Transfers between funds		(7,313)	7,313	**-**
Reconciliation of funds				
Total funds carried forward		**10,943**	**-**	**10,943**

Beyond Poverty Foundation
Balance Sheet
As at 20 November 2025

	Notes	20 Nov 2025 £
Current assets		
Cash at the bank and in hand		317
Current liabilities		
Creditors		(2,843)
Net current assets/(liabilities)		**(2,526)**
Non-current assets		
Investments	8	13,469
Net assets		**10,943**
The funds of the charity:		
Unrestricted income funds		10,943
Restricted income funds		-
Total		**10,943**

The accounts were approved by the Trustees on 20 September 2026 and signed on their behalf by:

Mohammed Waris Ali (Chair)

20 September 2026

1. Basis of preparation

1.1 Basis of accounting

These are the charity's first financial statements and accordingly no comparative information is presented. These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014, and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and with the Charities Act 2011.

1.2 Going concern

At the reporting date, the charity had net assets of £10,943 and net current liabilities of £2,526. In assessing the charity's ability to continue as a going concern, the trustees have considered its current financial position, anticipated income and expenditure, and the level of financial resources available to the charity. Since the reporting date, the charity's financial position has improved through continued fundraising and donations. Having considered the charity's expected income and expenditure for the foreseeable future, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for a period of at least 12 months from the date of approval of these financial statements. Accordingly, the financial statements have been prepared on a going concern basis.

2. Accounting policies

2.1 Income recognition

Income is recognised when the charity has entitlement to the income, it is probable that the income will be received, and the amount can be measured reliably.

2.2 Tax reclaims on donations and gifts

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

2.3 Donated services and facilities

Donated services and facilities are included in the SOFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably. Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SOFA.

2.4 Investments

Unlisted investments are initially recognised at cost. Where fair value cannot be measured reliably, investments are subsequently measured at cost less any impairment. The trustees review the carrying value of investments at each reporting date and recognise an impairment loss where there is objective evidence that the carrying value is not recoverable.

2.5 Allocation of support and administrative costs

Operational and administrative costs that support the delivery of the charity's activities are allocated between unrestricted and restricted funds on a reasonable and consistent basis. The trustees consider that these costs are necessary to support the delivery and administration of the charity's charitable activities. Accordingly, such costs have been allocated 70% to unrestricted funds and 30% to restricted funds, reflecting the trustees' assessment of the use of these resources in supporting the charity's activities during the period.

3. Income - Donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Donations and legacies	39,166	39,849	79,015
Gift Aid	16,468	-	16,468
Total	**55,634**	**39,849**	**95,483**

4. Support and Operational costs

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Rent	6,300	2,700	**9,000**
Legal and Professional fees	3,640	1,560	**5,200**
Admin Support	3,500	1,500	**5,000**
Website	781	335	**1,116**
Computer & Mobile	1,896	813	**2,709**
Marketing	553	237	**790**
Other fees	48	20	**68**
Total	**16,718**	**7,165**	**23,883**

5. Projects - Income and Expenditure Analysis

	Income	Expenditure	Balance at 20 Nov 2025
	£	£	£
Bangladesh – Housing Project	19,821	19,898	-
Bangladesh – Medical Clinic	5,149	-	5,149
Bangladesh – Medical Aid	2,721	2,721	-
Bangladesh – Orphan / Widow	2,450	2,450	-
UK – Education Scholarship Grants	6,000	6,000	-
Other Projects	3,708	4,140	(432)
Total	**39,849**	**35,132**	**4,717**

The table above provides an analysis of income and expenditure by project and includes activities funded from both restricted and unrestricted funds. Project balances shown above do not represent restricted fund balances and should be read in conjunction with the fund analysis presented in the Statement of Financial Activities.

6. Charitable Activities

	Unrestricted funds 2025	Restricted funds 2025	Total 2025
	£	£	£
Projects	6,567	28,566	**35,133**
Travel & Accommodation	-	10,741	**10,741**
Kit Sponsorship	300	-	**300**
Other event costs	1,514	649	**2,163**
Volunteer expenses	98	40	**138**
Food Aid	1,097	-	**1,097**
Total	**9,576**	**39,997**	**49,572**

7. Allocation of support and operational costs

Costs that are directly attributable to a particular fund or activity are allocated directly to that fund. Where operational and support costs relate to both restricted and unrestricted activities, these costs are apportioned on a reasonable and consistent basis.

During the year, shared operational costs have been allocated 70% to unrestricted funds and 30% to restricted funds, based on management's assessment of the relative use of resources in supporting the charity's restricted and unrestricted activities.

8. Investments

Gains/(losses) on investments

	Total Investment	Impairment	Total 2025
	£	£	£
Sunnah Essentials	1,095	-	1,095
Decoris Diamonds Ltd	15,000	(5,000)	10,000
Modest Clothing & Essentials Ltd	2,374	-	2,374
Total	**18,469**	**(5,000)**	**13,469**

The charity holds investments in unlisted companies with the objective of generating investment returns to increase the funds available to further the charity's charitable purposes. During the period the trustees reviewed the carrying value of the investment in Decoris Diamonds Ltd and identified evidence of impairment. The investment has therefore been written down by £5,000 from its original cost of £15,000 to a carrying value of £10,000 as at 20 November 2025.

9. Transfer of unrestricted funds to restricted funds

During the period, the trustees approved a transfer of £7,313 from unrestricted funds to restricted funds to meet expenditure incurred on restricted charitable activities in excess of the restricted income available for those activities.