

Charity Education International (CEI)

Scottish Charity Registration Number SC027183

Current Constitutional Form / Regulatory Type: SCIO since 29 August 2016

Previous Constitutional Form: Registered charity since 03 September 1997

March 2020

Trustees' Annual Report and Accounts

**This report covers the annual charity reporting and accounting
for the year from 1st April 2019 to 31st March 2020.**



Contents

Contents of the Annual Report and Accounts for the Year Ended to 31 March 2020

Subjects	Page
Charity Reference and Administrative Information	3
Report of the Trustees	4-7
Statement of Financial Activities	8-9
Balance Sheet	10
Notes to the Financial Statements	11-15
Report of the Independent Examiner	16-17





Charity Reference and Administrative Information

Charity Name: Charity Education International (CEI) SCIO

Scottish Charity Registration Number: SC027183

Charity's Principal Address:

Community Central Hall
304 Maryhill Road,
Glasgow
G20 7YE

Website: <http://www.ceiuk.org>

Current Trustees and office bearers:

(a) Following the death of Dr Helen Cargill Thomson (Treasurer of CEI), who sadly died on 28 September 2020, at the CEI Board Meeting held on 2 December 2020, **we have now elected Ms Aladin Ali as the Acting Treasurer of CEI** i.e. for the period up to February 2021 when the Annual General Meeting of CEI is scheduled to take place.

(b) As we don't have any new Trustee, **the total number of our CEI Trustees is now 10 (ten)**, as shown below (i.e. down from the original eleven Trustees as reported last year, now only to ten Trustees, all of them elected at the CEI Annual General Meeting held on 05 February, 2019.

1. Dr Malcolm Green (Honorary President);
2. Dr M M Huq (Chairman);
3. Dr Rose Mary Harley (Secretary and Vice Chairman);
4. Ms Aladin Ali (Acting Treasurer);
5. Ms Margaret Houston (Internal Auditor);
6. Ms Irene Graham (Director, Volunteer Teaching Programme);
7. Ms Elizabeth Kristiansen;
8. Mr Md Tariqujjaman;
9. Ms Annie Howie; and
10. Mrs Qamrun Kumkum Huq.

Independent Examiner:

M Shahar Ali

FCCA, BBA, MBA, iTax.

Ali & Associates

0/1, 9 Manresa Place

Glasgow, Scotland, G20 7QD

Community Central Hall, 304 Maryhill Road, Glasgow G20 7YE

Honorary President: Dr. Malcolm Green

Chairman: Dr. Mozammel Huq [m.m.huq@strath.ac.uk] Mob: +44-7927 479184

Vice Chair: Dr. Rose Mary Harley, OBE [rosemary.harley@strath.ac.uk] Mob: +44-7971 473176

E-mail: contact@ceiuk.org

Registered Scottish Charity SC027183





Trustees' Annual Report:

The Trustees have pleasure in presenting their report together with the financial statements for the year ended to 31st March 2020: **Covered year: 1st April 2019 to 31st March 2020.**

This report is prepared in accordance with current statutory requirements, the constitution of the charity and the Statement of Recommended Practice Accounting and Reporting by charities.

Structure, Governance and Management

Constitution

The Charity is a Scottish Charitable Incorporated Organisation (a SCIO). It was originally registered as an unincorporated association on 3 September 1997, but changed its legal form to a SCIO in end -August, 2016. Following its change in status to a SCIO, all the funds and assets of the original association were transferred to the SCIO. It has a single tier structure and as such the trustees are the members of the charity.

Appointment of Trustees

The Charity Board, which normally meets regularly, consists of all the Trustees. Membership of the management committee is open to all the Trustees. To allow for some continuity of the Charity Board, it is also open to interested outside members.

Trustees are elected at the Annual General Meeting which is held early in the year. The quorum at the Management Committee meeting shall be a minimum of three members entitled to vote.

Objectives and Activities

Charitable purposes

To promote any charitable purposes for the benefit of the poor and the under-privileged, including the relief of poverty, sickness and distress, the preservation of health and the advancement of education.

Activities

The charity provides support mainly for education, health and poverty alleviation in a poor locality of northern Bangladesh. In particular, it has been supporting a tertiary educational institution called UttarBangla University College (UUC) and a Health Clinic called Kakina Rural Health Centre(KRHC), both based at Kakina in Lalmonirhat district of northern Bangladesh.

The main focus is to help the poor and the needy gaining access to education and health facilities. Another important focus is female empowerment.

Equally, under the Poverty Alleviation Programmes (including an Orphans' Welfare Project), the aim is to help the vulnerable poor people with benefits in cash and kind.

Community Central Hall, 304 Maryhill Road, Glasgow G20 7YE

Honorary President: Dr. Malcolm Green

Chairman: Dr. Mozammel Huq [m.m.huq@strath.ac.uk] Mob: +44-7927 479184

Vice Chair: Dr. Rose Mary Harley, OBE [rosemary.harley@strath.ac.uk] Mob: +44-7971 473176

E-mail: contact@ceiuk.org

Registered Scottish Charity SC027183





Achievements and Performance

A number of achievements are noted in each areas of support (Education, Health and Poverty Alleviation).

In particular, during the year ending 31 March 2020, there took place a number of activities including the following:

* In our **Educational Support**, we are particularly proud that as a follow-up of the Scottish Volunteer Teacher Programme (a three-year programme, completed on 31 March 2017), a Volunteer Teacher-in-Residence Programme has been in operation, with two highly experienced Scottish teachers remaining involved. A main focus of this follow-up programme is to maintain the momentum of the skills advancement in English language and ICT of the students and staff members of UUC.

* **UUC PhD Research Programme.** Under a PhD research studies programme in collaboration with an Indian University in West Bengal (Raiganj University), which was initiated in January 2016 with the first batch of seven PhD scholars during the 2015-16 session, followed by the 2nd batch of five in the 2016-17 session, and a number of PhD scholars joining in the following three Sessions, and one in the 2019-20 session. However, of the total 21 staff members of UUC enrolled for PhD research, three have now successfully completed their theses. Thus, UUC has now three academic staff members with PhD degree. Indeed, as mentioned earlier, this has turned out to be an important CEI-supported flagship programme of UUC, helping greatly to promote a research active environment.

* **Improved ICT proficiency of staff and students.** The emphasis on ICT proficiency improvement of both the staff members and the students of UUC has been maintained, especially with the Volunteer Teachers-in-Residence taking a special interest in this regard. Now that all the 17 (seventeen) departments of UUC teaching Honours courses have Laptops (and many of the staff members also having their own Laptops), there has been taking place some teaching delivery using Power-point, an innovative feature in this part of Bangladesh, as reported last year.

* **Library Development.** During the period under review, the focus on the development of the UUC Main Library and the Honours Reading Room, located respectively on the Ground and the 2nd floor of the UUC Library Building, has been maintained.

* **Female Scholarship Programmes.** The Female Scholarship Programme kindly supported by the Scottish Anglican Church has continued to help the selected 16 female students (from various 1st year Honours classes during 2018-19), each of whom has been awarded with a four-year scholarship, and the feedback received shows that these scholarships are continuing to greatly benefit the recipients.

In conclusion, the support which we have been providing appears to be helping UUC to maintain its progress. Indeed, the Model College status, as recognised by the National University on behalf of the Government of Bangladesh, has greatly helped to raise the profile of UUC, besides it still continues to remain as the **best Non-Government College of Rangpur Division.**

Equally, the **Kakina Rural Health Centre (KRHC)** which CEI has been supporting is continuing to greatly help the poor patients especially getting access to the services of a full-time Medical Doctor. Indeed, this Health Clinic is the only facility of its kind available to the poor and the needy in an area with over 40 thousand people. It may be noted that the salary

Community Central Hall, 304 Maryhill Road, Glasgow G20 7YE

Honorary President: Dr. Malcolm Green

Chairman: Dr. Mozammel Huq [m.m.huq@strath.ac.uk] Mob: +44-7927 479184

Vice Chair: Dr. Rose Mary Harley, OBE [rosemary.harley@strath.ac.uk] Mob: +44-7971 473176

E-mail: contact@ceiuk.org

Registered Scottish Charity SC027183





support for the Medical Doctor kindly provided by ASA Bangladesh (a major NGO of the country) was continued during the year under review. In total, over 7,770 patients were attended during this reporting period, of whom about 20% were children, about 12 % were poor old people (both male and females) and the rest adult female and male patients (36.25% female and 31.91% male patients). During the period under review, a total of over 385 patients were helped with Ambulance support, of which 195 were adult female patients and 58 children. A new development during this reporting period is the refurbishing of a small Pathology Lab equipped with an Ultrasound Scanner and an ECG Machine, operated with a graduate Pathology Lab Assistant. The Lab test facilities were started in early March 2020, and a total of 52 patients were served in that month.

Under the **Poverty Alleviation Programme**, support to the poor and vulnerable people was also continued during the reporting period, over 2,000 poor people were helped with cash and also in-kind support (mainly clothes: *sarees* and *lungis*). Separately, a total of about 200 vulnerable poor orphans were provided with cash support. Also, in December 2019, over 650 poor and vulnerable people were helped with blankets (kindly given by two donors) which are of great help especially as this part of Bangladesh experiences severe winter weather.

Funding Review

Individual donations (including donations by Standing Orders from a core group of well-wishers of CEI) have remained a regular source of funding.

Another regular source is the fund-raising collection with an Annual Charity Dinner which has been kindly supported for a number of years by Santander Bank, with the helpers from Santander Bank also directly taking part in fund-raising. The event also has turned out to be an important channel of reporting, especially to our core group of donors and funders in Scotland.

During the year under review, funding support received from one donor has been of great help in providing financial support in the form of Scholarships to 16 female students Honours students, as already mentioned.

Plans for future period

The Trustees intend to continue to support the charity projects in northern Bangladesh, as shown below under each heading:

(a) Supporting Educational Development.

To the original list of projects (shown below) to be supported as before, the Corona pandemic (started in mid-March 2020) has created a serious crisis situation and there is an urgency to consider developing Online Teaching Programme for which a lot energy is being directed.

- * Volunteer Teacher-in-Residence
- * Honours and Masters Courses.
- * Computer Labs Development
- * UUC Library Development
- * Scholarship Programmes especially for Female Students
- * UUC Female Students Hostel
- * UUC PhD Programme
- * Solar Energy
- * WiFi

Community Central Hall, 304 Maryhill Road, Glasgow G20 7YE

Honorary President: Dr. Malcolm Green

Chairman: Dr. Mozammel Huq [m.m.huq@strath.ac.uk] Mob: +44-7927 479184

Vice Chair: Dr. Rose Mary Harley, OBE [rosemary.harley@strath.ac.uk] Mob: +44-7971 473176

E-mail: contact@ceiuk.org

Registered Scottish Charity SC027183





- (b) **In Health support**, while the programmes have remained operational at Kakina Rural Health Centre (with regular treatment attended by the in-house full-time Medical Doctor), the establishment of a Pathology Lab has enabled to help the patients with the added support with some basic Lab Tests.
- (c) **Continuation of Poverty Alleviation Support** including support for the Orphans' Welfare Project. As in the past, the main support for this programme is expected to be received from our US-based sister organisation, Charity International Education, located in Bolingbrook, near Chicago.

Statement of Trustees' responsibilities

The charity Trustees are responsible for preparing an annual report and financial statements in accordance with applicable law and UK accounting standards.

The law applicable to charities in Scotland requires the charity Trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

The Trustees are responsible for keeping proper accounting records and disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the applicable laws and regulations and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on its behalf by the Chairman of the Trustee Board of Charity Education International:

Signature:

Date: 06/12/2020





Charity Education International

Statements of Financial Activities

for the year ended 31 March 2020

	Notes	Unrestricted Funds £	Restricted Funds £	2020 Total £	2019 Total £
Incoming Resources					
	1(c)				
Orphans' Welfare		-	2,848	2,848	2,792
PhD Sponsorship		-	900	900	2,300
Poor & Disabled Support		-	15,488	15,488	9,432
Scottish Govt Grants		-	10,000	10,000	-
Santander Bank		1,200	-	1,200	1,375
Donations - Direct Payment		8,865	1,300	10,165	4,543
Donations - Standing Orders		1,705	-	1,705	1,660
Fund-raising Dinner		1,600	-	1,600	2,710
Other sources/ donations		375	-	375	16,566
Total Incoming resources		13,745	30,536	44,281	41,378

Resources Expended

1(d)

Charitable activities expenditures

a) Development expenditures

Poverty Alleviation	-	15,488	15,488	9,432
Orphan' Welfare	-	2,848	2,848	2,792
Teaching Delivery	2,315	-	2,315	3,577
Education Development Support	3,390	12,200	15,590	10,385
Health provision support	7,796	-	7,796	4,500
Sub-Total		13,501	30,536	44,037

Note: The fund for the Orphans' Welfare was given directly to the Project (by the donors).

Community Central Hall, 304 Maryhill Road, Glasgow G20 7YE

Honorary President: Dr. Malcolm Green

Chairman: Dr. Mozammel Huq [m.m.huq@strath.ac.uk] Mob: +44-7927 479184

Vice Chair: Dr. Rose Mary Harley, OBE [rosemary.harley@strath.ac.uk] Mob: +44-7971 473176

E-mail: contact@ceiuk.org

Registered Scottish Charity SC027183





b) Premises expenditures

Rents to Glasgow City Council	375	-	375	1,500
Telephone	67	-	67	253
Sub-Total	442	-	442	1,753

c) Admin & other expenses

Charity Dinner	960	-	960	915
Office Expenses	278	-	278	267
Subscriptions	-	-	-	90
Sub-Total	1,238	-	1,238	1,272

Total charitable activities cost	15,181	30,536	45,717	31,958
---	---------------	---------------	---------------	---------------

Governance expenditures

Accountancy Fees	-	-	-	150
Sub-Total	-	-	-	150

Total Resources Expended	15,181	30,536	45,717	32,108
---------------------------------	---------------	---------------	---------------	---------------

Net movements in funds	2	(1,436)	-	(1,436)	9,270
Fund Transfer		-	-	-	-
Total Funds brought forward		16,065	-	16,065	8,548

Total funds carried forward		14,629	-	14,629	17,818
------------------------------------	--	---------------	----------	---------------	---------------





Charity Education International
Balance Sheet
as at 31 March 2020

	Notes	2020 £	2019 £
Current assets			
Clydesdale Bank		13,367	14,923
United National Bank		<u>1,262</u>	<u>1,142</u>
		14,629	16,065
Net current assets		14,629	16,065
Net assets		<u>14,629</u>	<u>16,065</u>
The Funds of the Charity			
Unrestricted Income Funds	3	14,629	16,065
Restricted Income Funds		-	-
Total Charity funds		<u>14,629</u>	<u>16,065</u>

This report was approved by the board of Trustees on 02 December 2020 and signed on its behalf.

The members have not required the company to obtain an audit in accordance with section 476 of the Act.

The director acknowledges his responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime.

Signature 

Name of Trustee Dr M Mozammel Huq





Charity Education International
Notes to the Accounts
for the year ended 31 March 2020

1 Accounting policies

(a) Basis of accounting

The financial statements are prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant Notes to these financial statements.

The financial statements 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 for Smaller Entities (effective January 2015), the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Companies Act 2006. The principal accounting policies adopted in the preparation of the financial statements are set out below.

Change in basis of accounting

Transition to FRSSE SORP 2015

Due to the application of the Financial Reporting Standard for Smaller Entities 2015 and the related Statement of Recommended Practice: Accounting and Reporting by Charities, the prior year figures have been restated to reflect the required reporting categories. This has resulted in Governance Costs being reclassified within the costs of Charitable Activities. There has been no change to the previously reported surplus or closing reserves.

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.

Changes to previous accounts

No changes have been made to accounts for previous years.

(b) Nature and purpose of funds

Funds are classified as either restricted funds or unrestricted funds, defined as follows.

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.





Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity. The trustees maintain a single unrestricted fund for the day-to-day running of the charity.

(c) Incoming resources

All incoming resources are recognised once the charity has entitlement to the resources. Voluntary income is received by way of donations from individuals within the local community.

Recognition of incoming resources

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Incoming resources with related expenditure

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

Grants and donations

Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

Tax reclaims on donations and gifts

Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.

Contractual income and performance related grants

This is only included in the SoFA once the related goods or services have been delivered.

Gifts in kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised.

Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity.

Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.

Community Central Hall, 304 Maryhill Road, Glasgow G20 7YE

Honorary President: Dr. Malcolm Green

Chairman: Dr. Mozammel Huq [m.m.huq@strath.ac.uk] Mob: +44-7927 479184

Vice Chair: Dr. Rose Mary Harley, OBE [rosemary.harley@strath.ac.uk] Mob: +44-7971 473176

E-mail: contact@ceiuk.org

Registered Scottish Charity SC027183





Donated services and facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer help

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

Investment income

This is included in the accounts when receivable.

Investment gains and losses

This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

(d) EXPENDITURE AND LIABILITIES

Liability recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance costs

Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

Grants with performance conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.





Grants payable without performance conditions

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

Support Costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

(e) Charitable activities expenditures

Charitable expenditure comprises of those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both the direct pay and support costs relating to those activities.

(f) Tangible fixed assets and depreciation

Tangible fixed assets for use by charity

These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or a reasonable value on receipt.

Fixed assets are stated at cost less accumulated depreciation. The freehold property is valued at historic cost and it is not depreciated, as the community centre premises is considered to have a useful life as a building of greater than 50 years and so any depreciation charge is considered immaterial.

Investments

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

Stocks

Stock is valued at the lower of cost and net realisable value.

2 Net movements in funds

	2020	2019
Total Incoming resources	£ 44,281	£ 41,378
Total Resources Expended	<u>45,717</u> <u>(1,436)</u>	<u>33,861</u> <u>7,517</u>

Community Central Hall, 304 Maryhill Road, Glasgow G20 7YE

Honorary President: Dr. Malcolm Green

Chairman: Dr. Mozammel Huq [m.m.huq@strath.ac.uk] Mob: +44-7927 479184

Vice Chair: Dr. Rose Mary Harley, OBE [rosemary.harley@strath.ac.uk] Mob: +44-7971 473176

E-mail: contact@ceiuk.org

Registered Scottish Charity SC027183





3 Funds of the Charity

	2020	2019
	£	£
Total Funds brought forward		
Net movements in funds	16,065	8,548
	(1,436)	7,517
Total funds carried forward	<u>14,629</u>	<u>16,065</u>

This report was approved by the Board of Trustees on 02 December 2020 and signed on its behalf.

Signature

Date: 06/12/2020

Community Central Hall, 304 Maryhill Road, Glasgow G20 7YE

Honorary President: Dr. Malcolm Green

Chairman: Dr. Mozammel Huq [m.m.huq@strath.ac.uk] Mob: +44-7927 479184

Vice Chair: Dr. Rose Mary Harley, OBE [rosemary.harley@strath.ac.uk] Mob: +44-7971 473176

E-mail: contact@ceiuk.org

Registered Scottish Charity SC027183





Independent examiner's report to the trustees of Charity Education International

I am reporting on the financial statements and reports for the year ended to 31 March 2020 which are set out above pages.

Responsibilities of the trustees and the independent examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act, SORP 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 Accounts Regulations does not apply, and that there is no requirement in the governing document or constitution of the Charity for the conducting of an audit. As a consequence, the accounts are subject to independent examination. Having satisfied myself that the charity is not subject to audit under charity law, or otherwise, and is eligible for independent examination, it is my responsibility to examine the accounts as required under section 44(1) (c) of The 2005 Act and to state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

I conducted my examination in accordance with Regulation 11 of Charities Accounts (Scotland) Regulations 2006. 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 seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and information supplied by the trustees in the course of the examination is not subjected to audit tests or enquiries, and consequently I do not express an audit opinion on the view given by the accounts, and in particular, I express no opinion as to whether the accounts give a true and fair view of the affairs of the charity, and my report is limited to the matters set out in the statement below. I planned and performed our examination so as to satisfy myself that the objectives of the independent examination are achieved and before finalising the report. I obtain written assurances from the trustees of all material matters.

Subject to the limitations upon the scope of my work as detailed above, in connection with my examination, I can confirm that this is a report in respect of an examination carried out under section 44(1) (c) of the Act conducted in accordance with the guidance issued by the Office of the Scottish Charity Regulator (OSCR). and that in the course of my examination, no matter has come to my attention:-

1. Which gives me a reasonable cause that in any material aspect the following requirements:

Community Central Hall, 304 Maryhill Road, Glasgow G20 7YE

Honorary President: Dr. Malcolm Green

Chairman: Dr. Mozammel Huq [m.m.huq@strath.ac.uk] Mob: +44-7927 479184

Vice Chair: Dr. Rose Mary Harley, OBE [rosemary.harley@strath.ac.uk] Mob: +44-7971 473176

E-mail: contact@ceiuk.org

Registered Scottish Charity SC027183





- to keep accounting records in accordance with Section 44 (1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulation, and
- to prepare financial statements which accord with the accounting records and comply with Regulation 8 & 9 of the 2006 Accounts Regulations have not been met, or

2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial records to be reached.

Independent Examiner

M SHAHAR ALI
ACCA MBA BBA
0757 63 63 315
ALI.SHAHAR@GMAIL.COM

.....
M Shahar Ali
FCCA, BBA, MBA, iTax.
Ali & Associates
0/1, 9 Manresa Place
Glasgow
Scotland
G4 9SZ

Community Central Hall, 304 Maryhill Road, Glasgow G20 7YE
Honorary President: Dr. Malcolm Green
Chairman: Dr. Mozammel Huq [m.m.huq@strath.ac.uk] Mob: +44-7927 479184
Vice Chair: Dr. Rose Mary Harley, OBE [rosemary.harley@strath.ac.uk] Mob: +44-7971 473176
E-mail: contact@ceiuk.org Registered Scottish Charity SC027183

