

# 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 2019

Trustees' Annual Report and Accounts

**This report covers the annual charity reporting and accounting  
for the year from 1st April 2018 to 31st March 2019.**



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# Charity Education International

[www.ceiuk.org](http://www.ceiuk.org)

## 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:

1	Mozammel Huq	Chair
2	Rose Mary Harley	Secretary
3	H Cargill Thompson	Treasurer
4	Aladin Ali	Appointed 8/03/2016
5	Malcolm Green	Appointed 8/03/2016
6	Margaret Houston	Appointed 8/03/2016
7	Annie Howie	appointed 8/03/2011
8	Q Kumkum Huq	Appointed 8/03/2016
9	Elizabeth Kristiansen	Appointed 8/03/2016
10	Md Tariqujjaman	Appointed 8/03/2016

Independent Examiner:

**M Shahar Ali**

FCCA, BBA, MBA, iTax.

Ali & Associates

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Glasgow, Scotland

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Honorary President: Dr. Malcolm Green Chairman: Dr. Mozammel Huq Vice Chair: Dr. Rose Mary Harley, OBE

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 31<sup>st</sup> March 2019: **Covered year: 1<sup>st</sup> April 2018 to 31<sup>st</sup> March 2019.**

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 early this year. 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 every three months, 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 opened 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.

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## 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 2019, there took place a number of activities including the following:

In our Educational Support, we are particularly glad 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 the 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 in the first 2015-16 session, followed by the 2<sup>nd</sup> batch of five in the 2016-17 session, and then four PhD scholars each joining in the in the 2017-18 and the 2018-19 sessions. However, currently, a total of 20 staff members of UUC have been undertaking PhD research. 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 also the Honours Reading Room, located on the 2<sup>nd</sup> floor of the UUC Library Building, has been maintained.

\* **Female Scholarship Programmes.** Thanks to two important funding grants, a total of 251 female students were provided with funding support. This total includes some 16 female students (from various 1<sup>st</sup> year Honours classes), each of whom has been awarded with a four-year scholarship, and the feedback so far received shows that these scholarships are greatly benefiting the recipients.

In conclusion, the support and help 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 the Greater Rangpur Division.**

Equally, the **Kakina Rural Health Centre (KRHC)** which CEI has been supporting is greatly helping the poor patients (especially female patients) getting access to the services of a full-time Medical Doctor. Indeed, this Health Clinic is the

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only facility of its kind available to the poor people in an area with over 40 thousand people. It may be noted that the salary 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 5,250 patients were attended during this reporting period, of whom 46 per cent were adult female patients and 23 per cent children. During the period under review, one Health Camp was also conducted in which 262 patients attended (Male 90, Female 110 and children 62). The Health Centre was also provided with an Ambulance which has been greatly helping especially the poor and vulnerable patients not only of the locality but also many from outside. A total of over 350 patients were helped with Ambulance support, of which 65 per cent were female patients.

Under the **Poverty Alleviation Programme**, support to the poor and vulnerable people was also continued during the reporting period, over 700 poor people were provided support in cash and kind (mainly clothes: *sarees* and *lungis*). Separately, a total of 172 vulnerable poor orphans were also provided with cash support.

## 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 two donors has been of great help in providing financial help to a large number of female 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.

The projects to be supported include the following.

- \* Volunteer Teacher-in-Residence
- \* New 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





(b) **In Health support**, while the existing programmes will remain operational at Kakina Rural Health Centre (in northern Bangladesh), we are now aiming to work for the establishment of a Pathology Lab, for which we have been seeking support from various sources.

(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 [(USA), 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. This statement is approved by the trustees and signed on its behalf by the chair trustee at the end of this report.

For and on behalf of Charity Education International:

Signature:

Date: 20/11/2019





**Charity Education International**  
**Statements of Financial**  
**Activities**

for the year ended 31 March 2019

	Notes	Unrestricted Funds £	Restricted Funds £	2019 Total £	2018 Total £
<b>Incoming Resources</b>					
	1(c)				
Orphans' Welfare		-	2,792	2,792	6,783
PhD Sponsorship		-	2,300	2,300	1,750
Poor & Disabled Support		-	9,432	9,432	8,432
Scottish Govt Grants		-	-	-	-
Santander Bank		1,375	-	1,375	2,000
Donations - Direct Payment		4,543	-	4,543	21,390
Donations - Standing Orders		1,660	-	1,660	1,565
Fund-raising Dinner		2,710	-	2,710	2,305
Other sources/ donations		12,266	4,300	16,566	663
<b>Total Incoming resources</b>		<b>22,554</b>	<b>18,824</b>	<b>41,378</b>	<b>44,888</b>

**Resources Expended** 1(d)  
**Charitable activities expenditures**

**Premises costs:**

Rents and Rates	1,500	-	1,500	1,500
Light and heat	-	-	-	-
	<b>1,500</b>	<b>-</b>	<b>1,500</b>	<b>1,500</b>

**General administrative expenses:**

Charity Dinner	915	-	915	1,120
Health support	4,500	-	4,500	8,000
Office Expenses	267	-	267	81
Orphan' Welfare	-	2,792	2,792	7,101

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Poverty Alleviation	-	9,432	9,432	8,640
Printing, postage, stationery & literature	-	-	-	-
Subscriptions	90	-	90	77
Teaching Delivery	3,577	-	3,577	1,630
Travel and Subsistence	-	-	-	-
Education support	3,785	6,600	10,385	11,001
Website, Telephone & Internet	253	-	253	238
	<u>13,387</u>	<u>18,824</u>	<u>32,211</u>	<u>37,888</u>
<b>Total charitable activities cost</b>	<u>14,887</u>	<u>18,824</u>	<u>33,711</u>	<u>39,388</u>
<b>Governance expenditures</b>				
Other legal and professional	-	-	-	-
Accountancy Fees	150	-	150	150
	<u>150</u>	<u>-</u>	<u>150</u>	<u>150</u>
<b>Total Resources Expended</b>	<u>15,037</u>	<u>18,824</u>	<u>33,861</u>	<u>39,538</u>
Net movements in funds	2 7,517	-	7,517	5,350
Fund Transfer	-	-	-	-
Total Funds brought forward	8,548	-	8,548	3,198
<b>Total funds carried forward</b>	<u>16,065</u>	<u>-</u>	<u>16,065</u>	<u>8,548</u>

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**Charity Education International**  
**Balance Sheet**  
**as at 31 March 2019**

	Notes	2019 £	2018 £
<b>Current assets</b>			
Clydesdale Bank		14,923	7,526
United National Bank		<u>1,142</u>	<u>1,022</u>
		16,065	8,548
<b>Net current assets</b>		<u>16,065</u>	<u>8,548</u>
<b>Net assets</b>		<u>16,065</u>	<u>8,548</u>
 <b>The Funds of the Charity</b>			
Unrestricted Income Funds	3	16,065	8,548
<b>Total Charity funds</b>		<u>16,065</u>	<u>8,548</u>

This report was approved by the board of Trustees on 20 November 2019 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.

This report was approved by the Board of Trustees on 5 December 2018 and signed on its behalf.

Signature  
 Date: 20/11/2019



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**Charity Education International**  
**Notes to the Accounts**  
**for the year ended 31 March 2019**

## **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.

<p><b>Recognition of incoming resources</b></p>	<p>These are included in the Statement of Financial Activities (SoFA) when:</p> <ul style="list-style-type: none"> <li>· the charity becomes entitled to the resources;</li> <li>· the trustees are virtually certain they will receive the resources; and</li> <li>· the monetary value can be measured with sufficient reliability.</li> </ul>
<p><b>Incoming resources with related expenditure</b></p>	<p>Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.</p>
<p><b>Grants and donations</b></p>	<p>Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.</p>
<p><b>Tax reclaims on donations and gifts</b></p>	<p>Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.</p>
<p><b>Contractual income and performance related grants</b></p>	<p>This is only included in the SoFA once the related goods or services have been delivered.</p>
<p><b>Gifts in kind</b></p>	<p>Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised.</p> <p>Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity.</p>



	Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.
<b>Donated services and facilities</b>	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.
<b>Volunteer help</b>	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
<b>Investment income</b>	This is included in the accounts when receivable.
<b>Investment gains and losses</b>	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.
<b>(d) EXPENDITURE AND LIABILITIES</b>	
<b>Liability recognition</b>	Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.
<b>Governance costs</b>	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.
<b>Grants with performance conditions</b>	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.



<b>2 Net movements in funds</b>	<b>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>
Total Incoming resources	41,378	44,888
Total Resources Expended	33,861	39,538
	<u>7,517</u>	<u>5,350</u>

  

<b>3 Funds of the Charity</b>	<b>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>
Total Funds brought forward	8,548	3,198
Net movements in funds	7,517	5,350
	<u>16,065</u>	<u>8,548</u>

This report was approved by the board of Trustees on 20 November 2019 and signed on its behalf.

Signature

Date: 20/11/2019



## 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 2019 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:





- 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 83 315  
ALI.SHAHAR@GMAIL.COM

Signature:

Date: 21/11/2019

.....

### **M Shahar Ali**

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