



Charity Education International

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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 2023

Trustees' Annual Report and Accounts

**This report covers the annual charity reporting and accounting
for the year from 1st April 2022 to 31st March 2023.**



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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

US-based sister organisation:

Charity Education International
[(USA), located in Bolingbrook, near Chicago].

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

Email: m.m.huq@strath.ac.uk

Current Trustees and office bearers:

- | | |
|------------------------------|-------------------------------|
| 1. Dr Malcolm Green | Honorary President |
| 2. Dr M Mozammel Huq | Chairman |
| 3. Dr Rose Mary Harley | Vice Chairman (and Secretary) |
| 4. Ms. Aladin Ali | Treasurer |
| 5. Ms. Margaret Houston | Trustee |
| 6. Mrs. Q Kumkum Huq | Trustee |
| 7. Ms. Elizabeth Kristiansen | Trustee |
| 8. Ms. Irene Graham | Trustee |
| 9. Mr. M Tariq Jaman | Trustee |

Independent Examiner:

M Shahar Ali

FCCA, BBA, MBA, iTax.

Ali & Associates Accountants

585 London Road
Glasgow G40 1NE



Trustees' Annual Report:

The CEI trustees have pleasure in presenting their report together with the financial statement for the year ending 31st March 2023; **Period Covered: 1st April 2022 to 31st March 2023.**

This report is prepared in accordance with the 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 early 2018. 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 meets regularly, consists of all the Trustees. The 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.

The Trustees are elected at the Annual General Meeting of the organisation. 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 (both in cash and kind.)



Achievements and Performance

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

In particular, during the year ending 31 March 2023, a number of activities took place, including the following.

* **Improvements of UUC Infrastructural Development.** Thanks to the funding support received from the Government of Bangladesh (via a World Bank-funded project), as in the previous year, some significant improvements in UUC's infrastructure took place. In particular, the UUC Auditorium was made functional with sound proofing (stopping the distracting echo), and the modernisation of 12 classrooms with multi-media projectors, among other facilities.

* **Significant Improvements in IT Teaching Capacity.** UUC also witnessed significant improvements in IT teaching capacity, with six fully-furnished IT labs established during this reporting period. Four IT lab assistants were employed, for assisting especially the students of UUC with any support needed. This is viewed as a major improvement, thanks to the World Bank funding as mentioned above.

* **Continuation of the Support for Female Empowerment.** The Female Scholarship Programme kindly supported by the Scottish Anglican Church was continued and, as in the past, 16 female students (all of 4th Year Honours) were awarded with scholarships; the feedback from the recipients strongly acknowledge the great benefits accrued. Also, under a separate funding programme (a grant from Souter Charitable Trust as arranged by CEI), 55 female students from HSC courses (Humanities, Science and Business Studies) were helped. (**Note:** 18 bright male students were also helped.)

* **Progress under the UUC PhD Research Programme.** Under the PhD research programme, two female UUC staff members who were admitted last year at Begum Rokeya University in Rangpur. One was from the Bengali Department and the other from the Management Department, and was initially for MPhil research studies, and with CEI's financial support, they have continued to make good progress. Furthermore, one of them has already been transferred from MPhil to PhD research study. [**Note:** In the on-going PhD Research Programme at Raiganj University (West Bengal, India), female staff members were not included, mainly because of the difficulties faced in arranging their secure accommodation in Raiganj.] However, the fallout from the pandemic has proved very unhelpful, especially as the progress of research of most of the PhD scholars admitted at Raiganj University has been very slow, with only two being able to send their full draft dissertation to their PhD supervisors, and none being able to travel to India. [**Note:** It may be mentioned that of the total 21 UUC staff members originally enrolled for PhD research, six have now successfully completed their theses. Based on close monitoring, it appears that only four (one each in Political Science, English, Economics and Marketing) have made significant progress. It is hoped that these four will submit their PhD thesis in the near future.]

In conclusion, the support which we have been providing appears to be helping UUC to continue to maintain its progress. Indeed, the Model College status gained by UUC, as recognised by the National University on behalf of the Government of Bangladesh, has greatly helped to raise the profile of this educational institution, and it remains as the **best Non-Government College of the Greater Rangpur Division.** Based on a recent extensive visit during 26-28 November 2023, a three-member External Peer Review Committee of the Bangladesh National University, found the College as "a very inspiring institution", further acknowledging it as "a unique institution that includes numerous high-quality restrooms as well as an indoor playground and gymnasium for women with good quality restrooms, dressing room-cum-beauty parlour and a small reading room-cum-shop for girls' requisites, inside the indoor playground. Without any doubt, this college's overall plan is entirely different from any other government or non-government college in the nation." Indeed, we are particularly inspired with their positive remarks.



Equally, the **Kakina Rural Health Centre (KRHC)** which CEI has been supporting is continuing to significantly help the poor patients. Indeed, this clinic is the only facility of its kind available to the poor patients in an area with over 50,000 people.

Salary supports for the full-time medical doctor of KRHC and also for its outdoor five female health assistants were generously continued by ASA Bangladesh (a major NGO of the country). During the 2022-23 reporting period, over 4,330 impoverished patients were seen by the KRHC doctor (of whom 43% were female patients and 24% child patients). Besides, over 349 patients benefited from the ambulance service provided by KRHC (with female and child patients comprising about 60% of this total, who benefited from the KRHC's ambulance service).

Under the **Poverty Alleviation Programme**, support for the poor and vulnerable people was also continued. Unfortunately, during this financial year, only one distribution of funds took place, helping a total of 212 poor orphans. (One of the previous donors, Dr Sharif Zubair, did not make any donation during this financial year.) However, for helping the poor vulnerable people, cash was donated to over 500 people, about half the of whom were widows. There also took place a distribution of blankets (to over 550 people), thanks to a kind donation from a Bangladeshi philanthropist Mr. Ariful Haque Choudhury (currently President of ASA).

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.

After a gap of two years, Santander Bank has kindly come forward with a grant of £1,000.00.

Also, CEI was able to hold its well-attended 2022 annual charity dinner on 18 Nov 2022 (held at Akbar's Restaurant in Sauchiehall Street). Aid for the Pakistani flood victims was publicised and, for this, the Pakistani community has been particularly grateful.

The charity account held at United National Bank (UNB) was closed, following a notice that its Birmingham branch was closing down and, furthermore, UNB was going to impose extra charges from the account holders with small transactions. The balance at UNB (£1,511.68), mainly the accumulated fund from the regular monthly donation from one of our regular donors, was transferred to the CEI Ac of Clydesdale Bank on 19 April 2022.

As before, our sister organisation, based in Chicago (CEI USA) has continued to provide important support especially for our Poverty Alleviation programmes. However, as the key person behind this fund-raising effort, is suffering from poor health, the future support is likely to be badly affected, as mentioned earlier. that charity's wide range of social engagement and community commitment proves that the charity is a going concern organization.

Future Plans for Support and Help

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



(a) Supporting Educational Development.

Besides continuing to support the original programmes, CEI is hoping to provide support for the following new projects on an urgent basis:

* Supporting Female Empowerment with Scholarships provided to a large number of bright female students studying various courses, including HSC (A-level equiv.), UG (Pass & Hons) and Masters. For these we are particularly grateful to Glasgow Rotary Club and Souter Charitable Trust.

* Promoting teaching quality improvement with PowerPoint lectures (especially taking advantage of the modernisation of the classrooms with IT facilities and Smart Boards, etc.

* Emphasising IT teaching and learning, thus also ensuring the use of the IT labs, recently established.

(b) In Health support, the upgrading of the Kakina Rural Health Centre is being seriously considered, with extended support from ASA. In particular, CEI is actively pursuing the establishment of a maternity unit, thus enabling especially the poor female expectant mothers, to have their child delivery taking place at KRHC, i.e. with support from the trained medical personnel.

(c) Continuation of Poverty Alleviation Support including support for the Orphans' Welfare Project. Unfortunately, the main source for this programme as mentioned above will soon stop, therefore an approach has been made to an active supporter of CEI, based in London.

Statement of Trustees' Responsibilities

The Trustees of CEI are responsible for preparing an Annual Report and financial statements in accordance with applicable laws 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:

Dr M Mozammel Huq
Chairman, Charity Education International (CEI)

Date: 19/12/2023



Charity Education International

Statements of Financial Activities

for the year ended 31 March 2023

	Notes	Unrestricted Funds £	Restricted Funds £	2023 Total £	2022 Total £
Incoming Resources					
	1(c)				
Donation from Cathy Crawford		-	220	220	-
Santander Bank		1,000	-	1,000	-
Individual Donations*		13,834	-	13,834	13,000
Tickets for the Charity Dinner		940	-	940	3,842
Raffle Tickets		1,000	-	1,000	-
Orphans' Welfare		-	-	-	6,579
PhD Sponsorship		-	-	-	750
Donations - Direct Payment		18,410	-	18,410	11,320
Donations - Standing Orders		-	-	-	1,722
Other sources/ donations		105	-	105	120
Total Incoming resources		35,289	220	35,509	37,333
Resources Expended					
	1(d)				
Charitable activities expenditures					
a) DEVELOPMENT EXPENDITURES					
Poor & Disabled Support		17,609	-	17,609	11,485
Orphan' Welfare*		1,820	-	1,820	7,015
Teaching Delivery		1,954	-	1,954	1,603
Education Development Support		12,250	-	12,250	9,098
Other Project cost/expenses		1,000	-	1,000	-
Health provision support		4,798	220	5,018	10,795
Sub-Total		39,431	220	39,651	39,996

* Note: There were some extra expenditures on Poverty Alleviation channeled directly by CEI (USA)

b) ADMIN AND OTHER EXPENSES



Charity Dinner	2,150	-	2,150	1,819
Office Expenses	90	-	90	90
Others (incl. Bank charges)	124	-	124	-
Other Expenses	-	-	-	40
Sub-Total	2,364	-	2,364	1,949
<hr/>				
Total charitable activities cost	41,795	220	42,015	41,945
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c) GOVERNANCE EXPENDITURES				
Other legal and professional	-	-	-	-
Audit fees	-	-	-	-
Independent examination or audit	200	-	200	150
Sub-Total	200	-	200	150
<hr/>				
Total Resources Expended	41,995	220	42,215	42,095
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Net movements in funds	2 (6,706)	-	(6,706)	(4,762)
Fund Transfer	-	-	-	-
Total Funds brought forward	14,882	-	14,882	19,644
<hr/>				
Total funds carried forward	8,176	-	8,176	14,882



**Charity Education International
Balance Sheet
as at 31 March 2023**

	Notes	2023 £	2022 £
Current assets			
Clydesdale Bank		8,176	13,290
United National Bank		-	1,592
		<u>8,176</u>	<u>14,882</u>
Creditors: amounts falling due within one year			
		-	-
Net current assets		<u>8,176</u>	<u>14,882</u>
Total assets less current liabilities			
		<u>8,176</u>	<u>14,882</u>
Net assets			
		<u>8,176</u>	<u>14,882</u>
The Funds of the Charity			
Unrestricted Income Funds	3	8,176	14,882
Restricted Income Funds		-	-
Total Charity funds		<u>8,176</u>	<u>14,882</u>

This report was approved by the board of Trustees on 26 December 2023 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

Approved by the board on 26 December 2023

Name of Trustee

Dr M Mozammel Huq



Notes to the Accounts for the year ended 31 March 2023

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.

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 (if there any).

2 Net movements in funds	2023	2022
	£	£
Total Incoming resources	35,509	37,333
Total Resources Expended	42,215	42,095
	<u>(6,706)</u>	<u>-4,762</u>

3 Funds of the Charity	2023	2022
	£	£
Total Funds brought forward	14,882	19,644
Net movements in funds	(6,706)	(4,762)
Total funds carried forward	<u>8,176</u>	<u>14,882</u>

4 Financial review

Please see page 6 for financial review.

This report was approved by the Board of Trustees on 29 December 2023 and signed on its behalf.

Signature

Date: 29/12/2023



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 2023 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

Signature

Date: 29/12/2023

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.....

M Shahar Ali

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