



31 October 2025

BUSHEY ISLAMIC CIRCLE
REGISTERED CHARITY NUMBER: 1208506

Trustees Financial Report 2024-25

PERIOD ENDING 31 OCTOBER 2025



Bushey Islamic Circle, The Bushey Centre, Bushey
High Street, Bushey, WD23 1TT

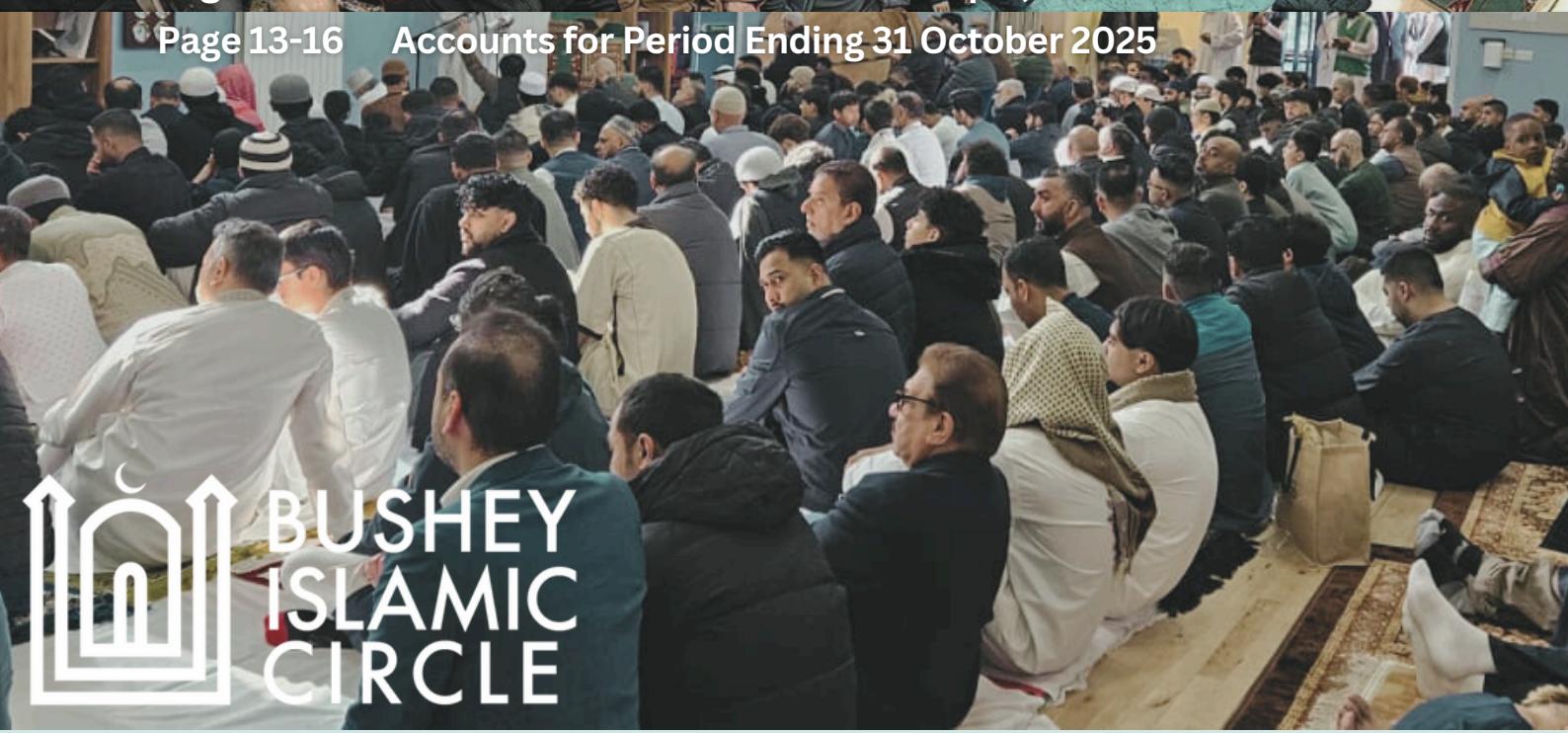
info@busheyislamiccircle.org.uk



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TRUSTEES' FOREWORD

Bismillāhir-Rahmānir-Rahīm

All praise is due to Allah, and peace and blessings be upon His Messenger ﷺ. On behalf of the trustees of Bushey Islamic Circle, we are pleased to present this Trustees' Financial Report for the period ending 31 October 2025.

This report is part of our commitment to transparency, accountability, and *amanah*. It explains how the charity's funds were received, managed, and spent during the year, and how the trust placed in us by the community has been honoured.

Last year's report, dated 31 October 2024, marked an important moment for Bushey Islamic Circle. It set out a clear financial position and helped define our objectives for the year ahead. The period covered by this report reflects a year of delivery and investment.

Rather than focusing on building reserves, the trustees made conscious decisions to use funds to improve facilities, expand services, and support the growing needs of the community.

During the year, Bushey Islamic Circle continued to provide:

- Daily congregational prayers and religious services
- Educational programmes for children and adults
- Youth activities and wellbeing initiatives
- Community fitness sessions
- Charitable relief and fundraising appeals

We are aware that the financial period ended with a planned deficit. This was not the result of poor control or financial pressure. It reflects responsible use of reserves built up in the previous year to fund community benefit, including one-off improvements and programme expansion. The charity remains financially stable and well-placed to continue its work.

The key difference is scope: 'Financial Year Ended' refers specifically to the final date of a 12-month accounting cycle used for annual reporting and tax. 'Period Ended' is a broader term for any defined, shorter, or specific, reporting interval (e.g., monthly, quarterly, or a custom, non-annual period).

As trustees, we take our responsibilities seriously. We have sought to ensure that:

- Donations are used for their intended purposes
- Restricted funds are respected
- Expenditure supports the charity's objects
- Financial decisions are made carefully and collectively

We would like to thank the community for its continued support, generosity, and trust. Bushey Islamic Circle exists because of you, and we remain committed to serving with integrity, humility, and sincerity.

We ask Allah to accept this work, to place barakah in the efforts of everyone involved, and to allow Bushey Islamic Circle to continue benefiting the community for years to come.

Wa Allahu a'lam.

Current and Former Trustees Bushey Islamic Circle

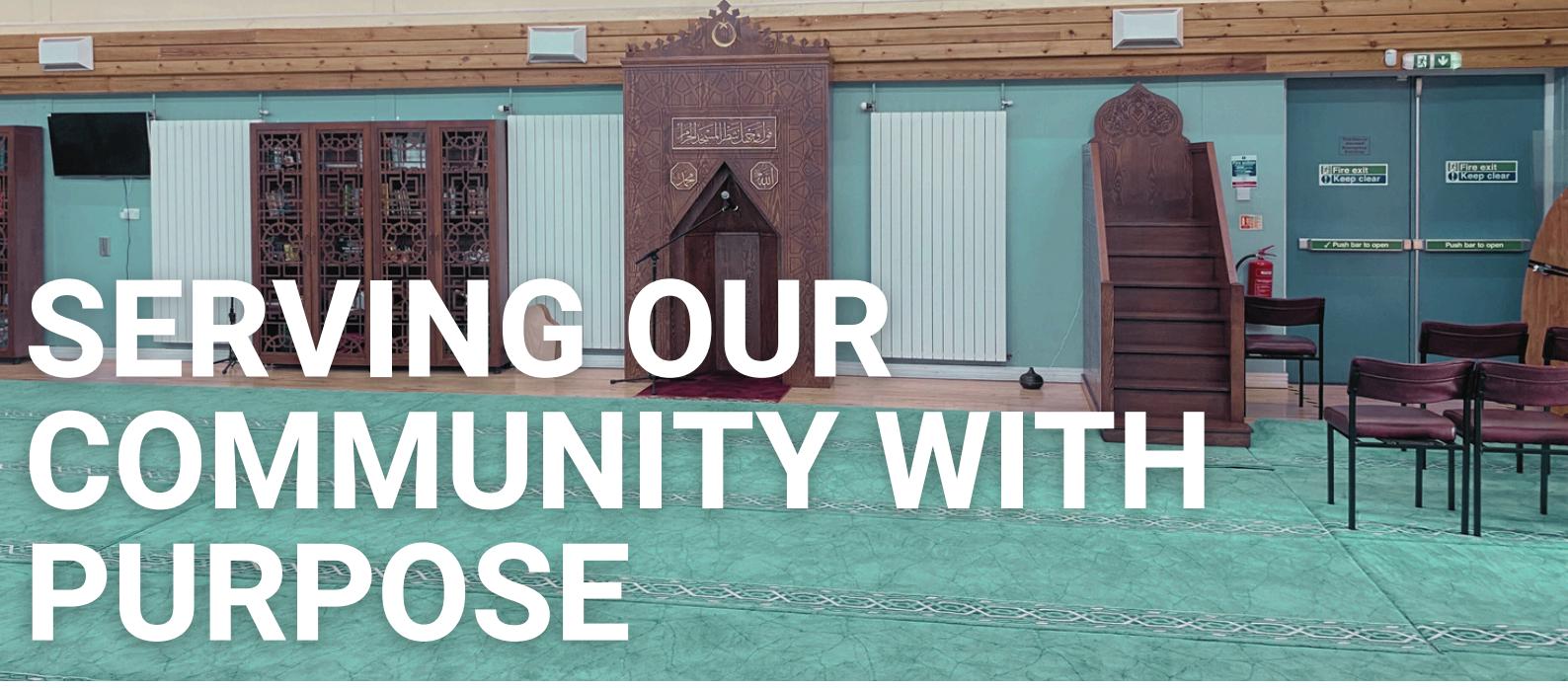
Keep reading to learn more about our future endeavours and our vision.

As always, your financial support means a lot. But it really takes community to serve community.

If you are interested in volunteering your time and earning your reward, please contact info@busheyislamiccircle.org.uk for more information.

Our reports are key for financial and community transparency and we welcome any feedback





SERVING OUR COMMUNITY WITH PURPOSE

Bushey Islamic Circle exists to serve the spiritual, educational, and social needs of the local Muslim community. This Trustees' Financial Report explains, in clear and simple terms, how your donations were received, managed, and spent during the year ending 31 October 2025.

This is our second Trustees' Financial Report. The first report, dated 31 October 2024, marked a major milestone for the charity and helped shape our priorities and objectives for 2025. This report shows how those objectives were delivered in practice.

Looking Back, Where We Started

At the end of October 2024, Bushey Islamic Circle closed its first full reporting year with a strong financial position. The charity generated a surplus and carried forward reserves of £57,711.82.

These reserves were not accumulated without purpose. They were intentionally held to:

- Stabilise the charity as it matured
- Fund improvements to prayer and community facilities, and
- Support expanded programmes for worship, education, youth, and wellbeing

A year of delivery, not accumulation

The year ending 31 October 2025 was a year of delivery rather than accumulation. During the year:

- The charity continued to receive strong community support
- Services expanded across worship, education, fitness, youth engagement, and charitable relief
- The trustees approved planned expenditure to improve facilities and enhance the quality of services offered

As a result, the charity recorded a controlled deficit, reflecting conscious investment in the community rather than financial weakness.

A year of delivery, not accumulation

The year ending 31 October 2025 was a year of delivery rather than accumulation. During the year:

- The charity continued to receive strong community support from voluntary donations (Sadaqah)
- Services expanded across worship, education, fitness, youth engagement, and charitable relief
- The trustees approved planned expenditure to improve facilities and enhance the quality of services offered

As a result, the charity recorded a controlled deficit, reflecting conscious investment in the community rather than financial weakness.

Income: How Funds Were Raised

Alhamdulillah, during the year, total income amounted to £148,784.98. Income came from a broad range of sources, including:

- General donations from the community
- Humanitarian appeals
- Sadaqah and Fitrana (obligatory donation)
- Grants and small amounts of interest
- Income from fitness and exercise sessions

The trustees are grateful for the continued generosity and trust of the community, which remains the charity's primary source of strength.

HOW FUNDS WERE ALLOCATED



Expenditure: How Funds Were Used and Allocated

Total expenditure for the year was £159,092.17. Funds were used to support the charity's core objectives, including:

- Premises and rent, ensuring a stable and welcoming space for worship and activities
- Imams and teachers, supporting religious services and education
- Ramadan programmes and charitable appeals, including Humanitarian relief
- Youth activities, guest speakers, and madrasa provision
- Fitness and wellbeing sessions for the community,
- Prayer area upgrades and one-off community improvements

Note: Every major category of spending relates directly to charitable activities and community benefit.

Surplus, Deficit, and Reserves Explained

For the year ended 31 October 2025:

- The charity recorded a net deficit of £10,307.19
- This was planned and anticipated, reflecting the trustees' decision to use reserves responsibly
- Total funds carried forward at year end were approximately £47,404.60.

The trustees consider this a healthy outcome. The charity remains financially stable, with sufficient reserves to continue operations while delivering meaningful services. The charity can now, upon Mashuura (collective consultation), decide the next years objectives for the year 2026.

Restricted and Unrestricted Funds

Some donations are given for specific purposes, such as relief appeals or designated projects. These are treated as restricted funds and used only in accordance with donor intentions.

At year end:

- Restricted funds stood at approximately £4,315.00
- Unrestricted funds stood at approximately £43,089.60

The trustees confirm that restricted funds were applied correctly and transparently.



BUSHEY'S FIRST CENTRE OF ILM (KNOWLEDGE)

With Gratitude to Our Guest Speakers and Teachers (2025)

The trustees of Bushey Islamic Circle would like to express sincere thanks to the following scholars, teachers, and community contributors who honoured our community with their time, knowledge, and service during 2025. Their presence has enriched our hearts, strengthened our understanding, and supported the spiritual growth of our congregation.

Doctor Shuyookh and Medical Doctors

Dr Abdullatif Al Ghuwel; Dr Faid Muhammad Said; Dr Shaykh Abu Fahad Abdullah; Dr Shaykh Abu Ibrahim; Dr Shaykh Haitham Al Haddad; Dr Shaykh Mohammed El Hassani and Dr Fathima.

Shuyookh

(including Qur'ān reciters where titled)

Qari Abdul Basit Abdussamad; Qari Mikaeel Mala; Qari Shaykh Ashiq; Shayk Qari Muhammad Jebril; Shaykh Abu Abdul Aziz; Shaykh Abdullah Ibrahim; Shaykh Abdullah Navaz; Shaykh Abdullah Salim As-Sa'dee; Shaykh Abdus Samad; Shaykh Imam Asjad; Shaykh Mohammed Hilal; Shaykh Mujahid Ali; Shaykh Mufti Mangeria; Shaykh Muhammad Al-Azhari; Shaykh Shamlan Alenezi; Shaykh Shuayr Al-Azhari; Shaykh Yusuf Navaz; Shaykh Zaqir Shaikh; Shaykh Zulfiker Ibrahim Memon; Shaykh Navid Aziz, Shaykh Yaser Birjas.

Ustaads

Ustaad Abdulrahman; Ustaad Abutorab Islam; Ustaad Anwar Tahir; Ustaad Dr Mustapha Shaikh; Ustaad Nisar Shaykh; Ustaad Umer Suleiman.

Ustaadas

Ustaada Dr Andleeb; Ustaada Sakeenah Navaz.

Brothers

Br Kemal; Br Mohammed Shoaib; Br Omar Esa; Br Yahya Idrissi.

MAY ALLAH REWARD EACH OF THEM ABUNDANTLY, PLACE BARAKAH IN THEIR KNOWLEDGE AND EFFORTS, AND ALLOW THE BENEFIT OF WHAT WAS SHARED TO CONTINUE WITHIN OUR COMMUNITY FOR YEARS TO COME.

FINANCIAL GOVERNANCE & OVERSIGHT

Financial Governance and Oversight

The trustees take financial stewardship seriously. During the year:

- Proper bank accounts were maintained in the charity's name
- Records were kept and reviewed regularly
- All expenditure decisions were overseen by trustees
- Financial information was prepared to support accountability and transparency

This report forms part of our ongoing commitment to good governance and openness with the community.

As we move into the next financial year, the trustees' priorities include:

- Maintaining financial stability
- Continuing high-quality religious and community services
- Strengthening governance and reporting
- Ensuring the charity remains sustainable for the long term

The trustees remain committed to serving the community with integrity, care, and responsibility.

A Permanent Home for Bushey Islamic Circle, our Long-Term Vision

What started as a small gathering has, over the years, grown into a vibrant and active community serving worshippers, families, children, and the wider public.

As our activities have expanded, so too have our needs. The trustees believe the time has come to begin a community-wide effort towards the ultimate long-term goal of Bushey Islamic Circle: acquiring a permanent home.

OUR HISTORY

Our History and the Reality We Face

For several years, since June 2022, Bushey Islamic Circle has operated from rented premises. While this has allowed us to grow, it also brings ongoing challenges:

- Rising rental and operational costs,
- Limited control over space and long-term planning,
- Constraints on expanding services for the community.

This is not a short-term project. It is a shared vision that will require patience, unity, and sustained effort, in shā' Allāh.



LOOKING AHEAD

Over the past four years

Over the past four years, the trustees have actively explored options to secure a permanent base. These efforts have included:

- Seeking scholarly guidance on long-term sustainability
- Exploring the purchase of existing buildings, including a former church
- Entering mediation discussions where appropriate,
- Continual engagement with agents and property opportunities in and around Bushey

Despite sustained effort, suitable opportunities have been limited, and rising property prices have made progress difficult without broad community backing.

Why a Permanent Home Matters

A permanent home would allow Bushey Islamic Circle to:

- Secure the future of daily prayers, Jumu'ah, and Ramadan services
- Expand educational and youth provision
- Offer broader community services as needs evolve
- Reduce long-term financial uncertainty caused by rent
- Build something that future generations can rely on

Crucially, the trustees believe that any permanent site must have the capacity to be financially self-sustaining, for example through rental units or complementary community uses, so that the masjid and services do not become a financial burden.

Properties Under Consideration

As part of early-stage exploration, the trustees have identified two potential types of buildings that broadly align with this vision. These are not decisions or commitments, but examples to help the community understand the scale and thinking involved.

1. Former Tesco Building (Bushey) <https://www.rightmove.co.uk/properties/168713195>

This type of site offers several potential advantages:

- A location familiar and accessible to much of the community

- Potential for mixed use, including residential flats that could generate rental income
- Proximity to schools and local amenities, supporting community engagement and networking

The trustees believe that locations with built-in sustainability are essential for long-term success.

As part of our due diligence, we are to inspect and assess this site from a practical and community-use perspective.

WHAT WE INVEST IN NOW, IS NOT FOR NOW, BUT THE HEREAFTER

What we build today becomes a witness for us tomorrow

Every brick laid, every class funded, every child supported is a seed planted beyond our own lifetime. Long after we are gone, the reward continues to flow. This is the kind of investment that never depreciates, never fails, and is never lost. It is sadaqah that speaks for you when you no longer can.

BIC is more than a space. It is a living legacy

A place where faith is nurtured, families are strengthened, and the next generation is grounded in purpose and belief. Your support today ensures that knowledge is taught, worship is protected, and community continues to thrive for years to come. What you give now becomes benefit for countless others after you.

This is your chance to leave something behind that truly matters

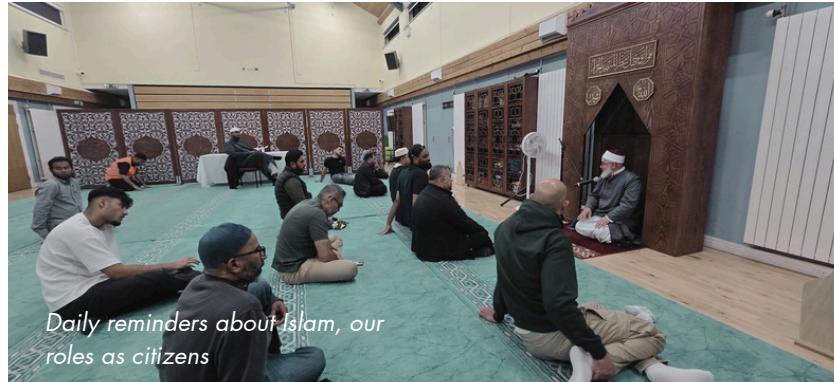
An investment that reaches you in the grave, elevates you in the hereafter, and transforms lives in the meantime. Give with intention. Support with conviction. Be part of a legacy that outlives us all.



Convocation of youth-huffaadh and commemorating their dedication to the QU'ran in Ramadan



Meeting with respected world-renowned Qurra



Daily reminders about Islam, our roles as citizens



BIC leading the community vigil at Carpenters Park



Youth Brazilian Jiu Jitsu Seminar and Lecture by Ustaad Nisar Shaikh and Br Adnan Rafique



Herfordshire Police, Interfaith & Ramadan Iftar and becoming the first Reporting Centre for Hate against Muslim



A YEAR IN REVIEW 2024 TO 2025



Hosting renowned Qurra Shaykh Muhammed Jebril



Interfaith and collegiality within our multi-faith neighbours

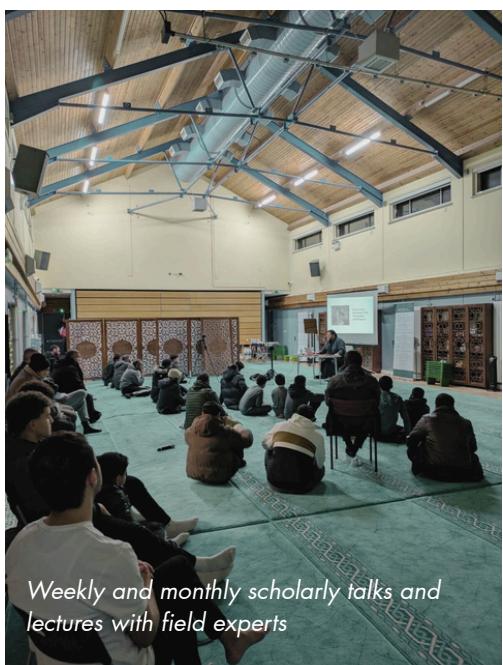


The first interfaith Iftar held in Bushey

Weekly and monthly scholarly talks and lectures with field experts

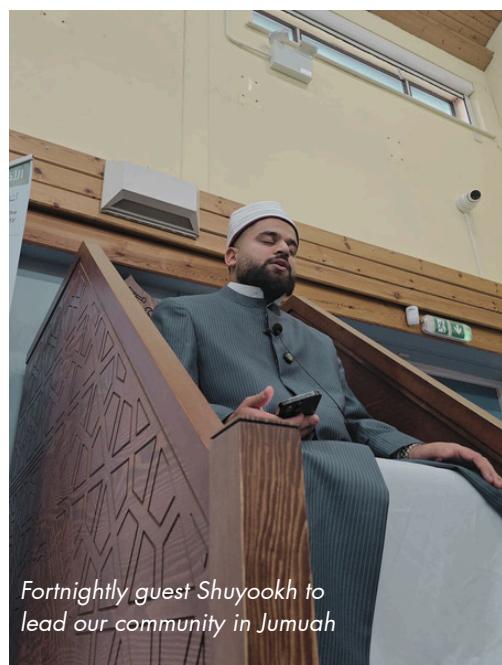


Weekly youth halaqa talks with renowned scholars of Islam



Weekly and monthly scholarly talks and lectures with field experts

OVER 150 EVENTS FOR THE BENEFIT OF THE BUSHEY COMMUNITY, FOR MEN, WOMEN & CHILDREN

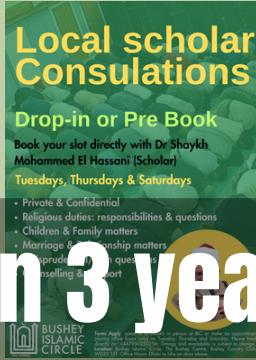
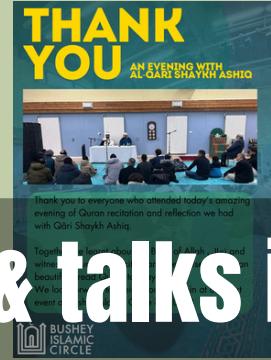
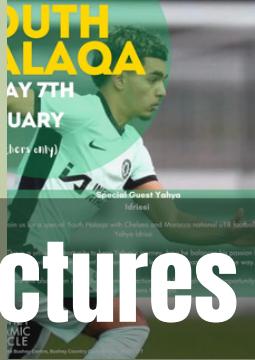


Fortnightly guest Shuyookh to lead our community in Jumuah

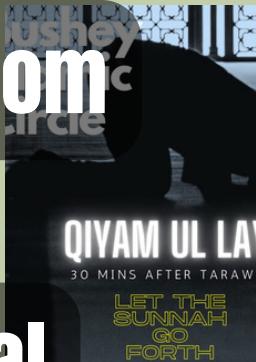
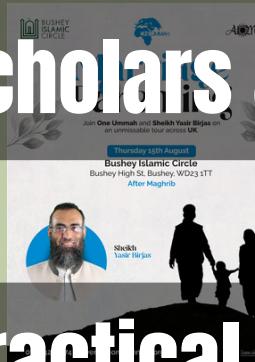


Hosting world-renowned Qurrā Shaykh Abdussamad Abdul-Basit





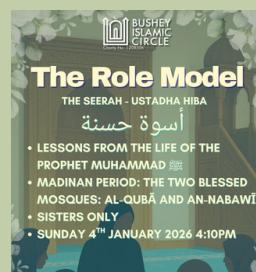
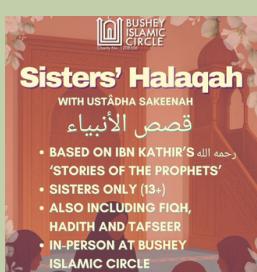
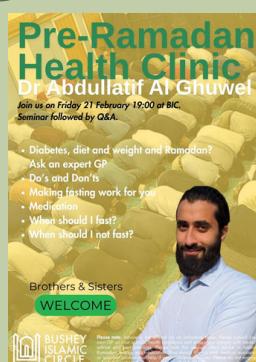
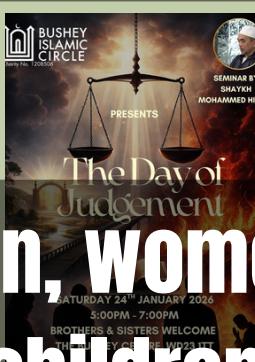
More than 150 lectures & talks in 3 years



Holistic, practical & spiritual



Headlining talks and more!





OUR FUNDRAISING VISION STATEMENT

Our Shared Vision

Bushey Islamic Circle was built by the community and for the community. What began as a small gathering has grown into a place of prayer, learning, service, and belonging. The next step in this journey is clear: to secure a permanent home for Bushey Islamic Circle. This vision is not about bricks alone. It is about stability, dignity, and legacy. It is about creating a space that will serve today's community and future generations, in shā' Allāh.

Why We Need a Permanent Home

For many years, Bushey Islamic Circle has operated from rented premises at The Bushey Centre. In less than 24 months, this space will become part of Hertsmere regeneration plan to build housing, effectively restricting us. While this has allowed us to grow, it also brings real challenges:

- Ongoing and rising rental costs,
- Limited control over space and long-term planning,
- Restrictions on expanding services,
- Uncertainty for future generations.

A permanent home would allow us to move from short-term survival to long-term sustainability.

What We Have Done So Far

This vision is not new. Over the past four years, the trustees and volunteers have worked consistently behind the scenes to explore viable options.

These efforts have included:

- Seeking scholarly guidance on long-term sustainability,
- Exploring the purchase of suitable buildings, including a former church,
- Entering mediation discussions where appropriate,
- Continual engagement with property agents and opportunities in and around Bushey.

Despite sincere effort, rising property costs and limited suitable options have meant that progress has not been possible without broader community involvement.

What We Are Working Towards

Our aim is not simply to buy any building. We are working towards a site that:

- Can function as a masjid and community hub,
- Has the capacity to support education, youth, and family services,
- Is familiar and accessible to the community,
- Has self-sustaining potential, such as rental units or complementary uses, so that the masjid does not rely solely on donations for survival.

Future Plans: More Than Just a Building

The trustees wish to be clear: the goal is not simply to buy a building, but to create a space that serves real needs. Depending on what the community requires, a permanent home could support:

- A masjid and prayer facilities,
- Education and madrasa provision,
- Youth and family services,
- Community wellbeing and support programmes,
- Income-generating spaces to sustain operations.

These decisions will only be made with community consultation and transparency.

A United Community Effort is highly essential

Acquiring a permanent home will not be possible through trustees alone. It will require:

- Community fundraising,
- Collective du‘ā’,
- Professional advice,
- Skills, time, and support from within the community.

This report marks the beginning of that conversation, not its conclusion. The trustees ask the community to reflect, engage, and stand together so that, in shā’ Allāh, Bushey Islamic Circle can take this next step with unity and purpose.





WITH SINCERE GRATITUDE AND THANKS



With Gratitude to Our Community Contributors

The trustees of Bushey Islamic Circle wish to acknowledge with sincere gratitude the dedicated volunteers, committee members, trustees, sponsors, and community supporters whose efforts have made BIC's growth possible.

Your dedication—whether through your time, expertise, financial support, or simply your consistent presence—has been the foundation of everything we have achieved together. This is your Masjid, built by your hands and hearts.

May Allah reward you abundantly, accept your efforts as sadaqah jariyah, and allow the benefit of what has been built to continue for generations to come.

“HE WHO HAS NOT THANKED THE PEOPLE, HAS NOT THANKED ALLAH”

A self-sustaining model is essential to protect the charity and reduce long-term financial pressure on the community.

Early Property Considerations

As part of early exploration, the trustees have looked at different types of properties, including:

- A larger former retail building with potential for mixed use and rental income,
- High Street premises close to our current location, schools, and local amenities.

These examples are shared to give the community visibility into the thinking and scale involved. No decisions have been made, and any future steps will be taken transparently and with consultation.

This Will Take a Community

Acquiring a permanent home cannot be achieved by trustees alone. It will require:

- Collective fundraising,
- Consistent contributions over time,
- Professional advice and expertise,
- Skills, time, and effort from within the community,
- Du‘ā’ and unity.

Every contribution matters. Large or small, financial or practical, each effort brings us closer to the goal.

How You Can Be Part of This Vision

This vision statement marks the beginning of a community-wide effort. In the months ahead, the trustees will:

- Share clearer fundraising targets and milestones,
- Engage openly with the community,
- Provide regular updates on progress and opportunities.

We ask the community to:

- Reflect on this vision,
- Discuss it within families and networks,
- Prepare to support the journey ahead.

Together, with sincerity and unity, we ask Allah to open doors and place barakah in this effort. **“Indeed, Allah loves those who act together in unity.”**

The Trustees,
Bushey Islamic Circle



31 October 2025

**BUSHEY ISLAMIC CIRCLE
REGISTERED CHARITY NUMBER: 1208506**

Accounts 2024-25

FOR THE PERIOD ENDING 31 OCTOBER 2025

p Bushey Islamic Circle

Income & Expenditure Accounts for the period ended

	01/11/2023 31/10/2024	01/11/2024 31/10/2025
	£	£
INCOME		
=====		
General Donations	97,771.22	101,128.40
Gaza appeal - Direct (Revive)	4,241.53	35,209.26
Gaza appeal - Direct (Revive page)	16,758.00	-
Sadaqa	2,113.00	1,155.00
Palestine appeal - Ongoing	5,956.77	3,160.00
Genomics England Grant	10,200.00	800.00
Interest	34.85	1.24
Charitable Grant - Aid Lanka	1,433.64	-
Exercise & Fitness Session income	1,967.79	5,173.55
Fitrana	412.00	2,157.50
	140,888.80	148,784.95
EXPENDITURE ON CHARITABLE ACTIVITIES		
=====		
Rent	29,662.90	36,138.00
Imams	12,150.00	22,760.00
Ramadan	6,002.22	7,101.78
Gaza	20,999.53	41,932.60
Madrasa Teachers	3,917.13	6,090.00
Insurance	2,783.75	2,076.57
Fitness coaches	3,195.00	13,541.70
Consumbles	2,006.16	3,521.65
Youth activities & Guest speakers	566.91	2,160.81
Printing , Madrasa materials	527.64	639.26
Fitrana	412.00	2,157.50
Water	330.00	679.20
Finance & Bank charges	244.00	462.45
Cleaning	100.00	-
Legal & Professional	83.00	2,867.11
Telephone	95.94	134.00
Software licences	100.80	-
Prayer area Upgrade	-	15,473.54
Community Aid	-	1,356.00
	(83,176.98)	159,092.17
NET INCOME/(EXPENDITURE)	57,711.82	(10,307.22)
Total funds brought forward	-	57,711.82
TOTAL FUNDS CARRIED FORWARD	57,711.82	47,404.60

Statement of Financial Position as at

	31-Oct-24	31-Oct-25
	<u>£</u>	<u>£</u>
<u>FIXED ASSETS</u>		
Tangible Assets	2,790.82	-
<u>CURRENT ASSETS</u>		
Cash in Hand	1,543.29	-
Cash at Bank - Metro A/C 1	9.55	-
Cash at Bank - Metro A/C 2	1.61	-
Cash at Bank - Metro A/C 1 - CIO	52,965.41	47,404.60
Cash at Bank - Metro A/C 2 - CIO	-	-
Sum up - awaiting credit (Net of charges)	401.14	-
	<hr/> 54,921.00	<hr/> 47,404.60
<u>CURRENT LIABILITIES</u>		
Any Payables	-	-
Imam payment	-	-
Other	-	-
Hall hire	-	-
	<hr/> -	<hr/> -
Net Current Assets	<hr/> 54,921.00	<hr/> 47,404.60
	<hr/> 57,711.82	<hr/> 47,404.60
<u>FINANCED BY</u>		
Restricted Funds	8,104.62	4,315.00
Unrestricted Funds	<hr/> 49,607.20	<hr/> 43,089.60
	<hr/> 57,711.82	<hr/> 47,404.60

BUSHEY ISLAMIC CIRCLE

Items donated by the community to the centre and they are Fixed Assets (No value noted for these items in the books).



item nItem Description Qty Value

Ladies section partitioning curtain	1	
Card readers	2	
Complete CCTV system	1	
Water coolers	2	
Kitchen , disposable cleaning mater	Va ryo us	
Computer with Monitor	1	
Lase printer	1	
Portable Mic/ speaker	1	
Prayer carpets	Va ryo us	
Stools	4	
Table & Chair	1	
Mimber	1	
Prayer clock	1	
Fitness /exercise matts	Va ryo us	
TV's	4	
Display equipments	2	
Aluminium racks	2	
Books & Stationery	Va ryo us	
Vaccum cleaner with cable	1	
Handheld vaccum	1	
Kitchen utensils	Va ryo us	
Kitchen warmers	Va ryo us	

Items purchased for the centre and they are reecognised in the ledger as an Expense

Carpet	1,500.00	Recognised in Oct 2024
Excercise mats	400.00	Recognised in Oct 2024
Card readers	162.42	Recognised in Oct 2024
Hiba Card terminal with stand	350.00	Recognised in Oct 2024
Wooden Room deviders	378.40	Recognised in Oct 2024

YR 1 2,790.82 Written off in Oct 2025

Hibabox Solution Ltd	350.00	Recognised in Oct 2025
International Water Solutions Ltd	8,147.84	Recognised in Oct 2025
Mohammed Shaharia Ahmed	1,341.35	Recognised in Oct 2025
Various	130.62	Recognised in Oct 2025
Pool Table	280.00	Recognised in Oct 2025
St Lukes Charity shop	100.00	Recognised in Oct 2025
Amazon /Various	59.99	Recognised in Oct 2025
Mic Stand Bundle	67.44	Recognised in Oct 2025
BIC Dinner trays	112.00	Recognised in Oct 2025
Amazon /Mic Holder	19.85	Recognised in Oct 2025
PS5	250.00	Recognised in Oct 2025
International Water Solutions Ltd - Signs	888.00	Recognised in Oct 2025
International Water Solutions Ltd - Signs	72.00	Recognised in Oct 2025
PS5 refund	(250.00)	Recognised in Oct 2025
Card Purchase WWW.AMAZON. IK3CJ7BP5	48.99	Recognised in Oct 2025
Card Purchase AMAZON N34ZQ9R75	12.99	Recognised in Oct 2025
Cannons Flooring Limited- BIC BJJ Mats	908.95	Recognised in Oct 2025
Various Amazon	88.98	Recognised in Oct 2025
Various Amazon	53.72	Recognised in Oct 2025

YR 2 12,682.72 Written off in Oct 2025

Prayer area Upgrade 15,473.54 Total written off in Oct 2025



Metro Bank Community Account Statement

BIC: MYMBGB2L IBAN: GB87MYMB23058054388306



One Southampton Row
London WC1B 5HA
T: 0345 08 08 500
metrobankonline.co.uk

BUSHEY ISLAMIC CIRCLE
BUSHEY COUNTRY CLUB LTD, HIGH STREET
BUSHEY
WD23 1TT

ACCOUNT NAME: BUSHEY ISLAMIC CIRCLE

Your account summary

From: 01 OCT 2025	To: 31 OCT 2025
Opening balance	£43,839.96
Total money in	£5,831.09
Total money out	£2,266.45
End balance	£47,404.60

Account number	54388306
Sort code	23-05-80
Statement number	16
Overdraft limit	£0.00

METRO - CIO BANK ACCOUNT - COMMUNITY