

MUSLIM WOMEN'S WELFARE ASSOCIATION LTD
(Limited by Guarantee)

Company No. 03855083
Charity No. 1091931

UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 DECEMBER 2020

Muslim Women's Welfare Association

(Limited by Guarantee)

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Muslim Women's Welfare Association
(Limited by Guarantee)
Trustees' Annual Report (Incorporating the Director's Report)
Year ended 31 December 2020

Registered charity name Muslim Women's Welfare Association

Charity registration number 1091931

Company registration number 03855083

Principal office and registered office 102 The Drive
Ilford
Essex
IG1 3JH
England

Trustees

Razia Qudratullah
Nasreen Azra
Shagufta Mian
Neelofar Iqbal
Aneela Ahmed

Company secretary Nupur Bose

Independent examiner Z F Begg - ACCA

Begg Williamson & Co
Chartered Certified Accountants
24 Church Road
Crystal Palace
London
ENGLAND
SE19 2ET

**Muslim Women's Welfare Association
(Limited by Guarantee)
Trustees' Annual Report (Incorporating the Director's Report)
(continued)
Year ended 31 December 2020**

Structure, governance and management

Charity Constituted by way of Limited Company by guarantee

Trustees are appointed/elected as per Charity Commission guidelines

Governing Document: MEMORANDUM AND ARTICLES INCORPORATED 07 OCT 1999

Objectives and Activities

The aims and objectives of the Muslim Women's Welfare Association is to organise and promote educational activities, health living activities, computer literacy, ESOL classes, dressmaking classes, domestic violence awareness, heritage awareness and general advisory services to the community. The charity also offers a weekly ladies club and drop-in services for disabled, elderly, isolated, lonely and depressed women in the Redbridge area.

Public Benefit

The Trustees confirm that they have complied with the duty in Section 4 of the Charities Act 2006 to have due regard to the Charity Commission's general guidance on public benefit Charities and Public

In setting and reviewing Muslim Women's Welfare Association's strategic objectives, the charity has had due regard for the Charity Commission's guidance on public benefit. The guidance sets out the requirement that all organisation wishing to be recognised as charities must demonstrate, explicitly, that their aims are for the public benefit

In delivering its objectives, Muslim Women's Welfare Association provides the following identifiable public benefits: To help equip women, regardless of creed and race with the appropriate vocational skills in order to make use of the opportunities in their environment and to be aware of their role in a multi-faith and multi-cultural society.

Muslim Women's Welfare Association
(Limited by Guarantee)
Trustees' Annual Report (Incorporating the Director's Report)
(continued)
Year ended 31 December 2020

Achievements and performance

In the climate of a very challenging year due to the COVID-19 pandemic, Muslim Women's Welfare Association continued to successfully provide a safe and supportive environment for all beneficiaries in need. Special attention went into successfully equipping beneficiaries with computer skills at a time where many daily tasks could only be carried out online.

Online video yoga and English classes were carried out whilst the UK was in lockdown, many beneficiaries stated how much this weekly interaction assisted with their mental and physical wellbeing.

Financial Review

Income of the charity was received by way of grants from charitable foundations and trusts. There was a small amount of donations from individuals. At the end of the Financial year, Muslim Women's Welfare Association had income of £32,324 and expenditure of £27,051.

Reserve Policy

The trustees aim to maintain free reserves in unrestricted funds at a level which equates to 3 months of unrestricted charitable expenditure which we believe is sufficient.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 29 September 2021 and signed on behalf of the board of trustees by

.....
Neelofar Iqbal - Chair

Trustee

Date:

.....
Nupur Bose

Charity Secretary

Date:

**Muslim Women's Welfare Association
(Limited by Guarantee)
Independent Examiner's Report to the Trustees of Muslim
Women's Welfare Association
Year ended 31 December 2020**

I report to the trustees on my examination of the financial statements of Muslim Women's Welfare Association ('the charity') for the year ended 31 December 2020.

Responsibilities and basis of report

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').


Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Z F Begg - ACCA
Independent Examiner

Begg Williamson & Co
Chartered Certified Accountants
24 Church Road
Crystal Palace
London
ENGLAND
SE19 2ET

Muslim Women's Welfare Association
(Limited by Guarantee)
Statement of Financial Activities (including Income and
Expenditure Account for the year ended
31st December 2020

	Note	2020		2019	
		Restricted funds £	Unrestricted funds	Total funds	Total funds £
Income and endowments					
Grants and funding		32,294	-	32,294	23,906
Individual donations		-	30	30	475
Total income		<u>32,294</u>	<u>30</u>	<u>32,324</u>	<u>24,381</u>
Expenditure					
Expenditure on charitable activities		27,051	-	27,051	25,333
Total expenditure		<u>27,051</u>	<u>-</u>	<u>27,051</u>	<u>25,333</u>
Net income/(expenditure) and net movement in funds		<u>5,243</u>	<u>30</u>	<u>5,273</u>	<u>(952)</u>
Reconciliation of funds					
Total funds brought forward		5,620	475	6,095	7,047
Total funds carried forward		<u>10,863</u>	<u>505</u>	<u>11,368</u>	<u>6,095</u>

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

Muslim Women's Welfare Association

(Limited by Guarantee)

Statement of Financial Position as at 31st December 2020

	Note	2020		2019	
		£	£	£	£
Fixed Assets	4				
Tangible fixed assets			<u>4,118</u>		<u>1,647</u>
			4,118		1,647
Current Assets					
Cash at bank and in hand		<u>7,250</u>		<u>4,448</u>	
		7,250		4,448	
Current Liabilities					
Creditors - amounts falling due within one year	5	<u>-</u>		<u>-</u>	
		-		-	
Net Current Assets			<u>7,250</u>		<u>4,448</u>
Total Assets less Current Liabilities			<u>11,368</u>		<u>6,095</u>
Represented by					
Restricted funds			10,863		5,620
Unrestricted funds			505		475
Total charity funds	6		<u>11,368</u>		<u>6,095</u>

For the year ending 31 December 2020 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 29 September 2021 and are signed on behalf of the board by:

.....
Neelofar Iqbal
Trustee

**Muslim Women's Welfare Association
(Limited by Guarantee)
Notes to the Financial Statements for the year ended
31st December 2020**

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 102 The Drive, Ilford, Essex, IG1 3JH, England.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

**Muslim Women's Welfare Association
(Limited by Guarantee)
Notes to the Financial Statements for the year ended
31st December 2020 (continued)**

3. Accounting policies (continued)

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Muslim Women's Welfare Association
(Limited by Guarantee)
Notes to the Financial Statements for the year ended
31st December 2020 (continued)

3. Accounting policies (continued)

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Office equipment	20% reducing balance
Books	20% reducing balance

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

**Muslim Women's Welfare Association
(Limited by Guarantee)
Notes to the Financial Statements for the year ended
31st December 2020 (continued)**

3. Accounting policies (continued)

Impairment of fixed assets

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Limited by guarantee

Muslim Women's Welfare Association Ltd is a private company limited by guarantee without share capital.

4. Tangible Fixed Assets

	Office Equipment	Books	Total
	£	£	£
Cost			
At 1 January 2020	20,090	1,297	21,387
Additions	<u>3,500</u>	<u> </u>	<u>3,500</u>
At 31 December 2020	<u>23,590</u>	<u>1,297</u>	<u>24,887</u>
Depreciation			
At 1 January 2020	18,454	1,286	19,740
Charge for the year	<u>1,027</u>	<u>2</u>	<u>1,029</u>
At 31 December 2020	<u>19,481</u>	<u>1,288</u>	<u>20,769</u>
Net Book Value			
At 31 December 2020	4,109	9	4,118
At 31 December 2019	<u>1,636</u>	<u>11</u>	<u>1,647</u>

Muslim Women's Welfare Association
(Limited by Guarantee)
Notes to the Financial Statements for the year ended
31st December 2020 (continued)

	2020	2019
	£	£
5. Creditors: Amounts falling due within one year		
Accruals	-	-
Social security and other taxes	-	-
	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>

	£	£	£
	Restricted fund	Unrestricted fund	Total fund
6. Reserves			
At 1 January 2019	7,047	-	7,047
Retained deficit for the financial year	(1,427)	475	(952)
At 31 December 2019	5,620	475	6,095
Retained profit for the financial year	5,243	30	5,273
At 31 December 2020	<u>10,863</u>	<u>505</u>	<u>11,368</u>

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Small company provisions

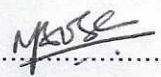
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Trustee

Date:


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Nupur Bose

Charity Secretary

Date:

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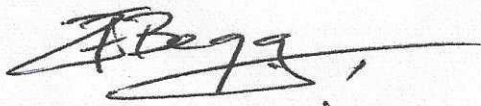
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