



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## Trustees' Annual Report for the period

**From 01/01/24**

**Period Start date**

**To 31/12/24**

**Period End date**

**Charity name: Muslim Women's Welfare Assoc.**

**Charity registration number: 1091931**

## Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To organise and promote educational activities for women/young Muslim girls, and to provide facilities for religious education in Islamic teachings, computer training and the teaching of English as a foreign language.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	To organize and promote educational activities, health living activities, computer literacy, ESOL classes, dressmaking classes, domestic violence awareness, heritage awareness, supporting homeless people and general advisory services to the community. Weekly ladies club and drop-in services for disabled, elderly, isolated, lonely and depressed women in the Redbridge area.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Yes the trustees confirm

## Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	none
Policy on social investment including program related investment	Para 1.38	none
	Para 1.38	Six volunteers give 2 hours each whenever it is necessary

Contribution made by volunteers		
Other		

## Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>Providing a safe and conducive platform as a weekly drop-in for the isolated, elderly, disabled and depressed women in the Centre.</p> <p>Beneficiaries enjoy their special time, relax, chat, befriend and have a hot lunch together. These sessions improve and maintain their mental/physical well-being.</p>

### Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Positive reserves held at year end.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves held at year end due to some projects spanning the year and into future periods.
Amount of reserves held	Para 1.22	17,507 GBP carried forward
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	none
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	none

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Grants Trusts
Investment policy and objectives including any social investment policy adopted	Para 1.46	none
A description of the principal risks facing the charity	Para 1.46	none
Other		

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Memorandum and Articles of Association
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Registered Charity
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Management Committee

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	Project Manager runs day to day organisational activities with admin and volunteers. She is answerable to the management committee.
Relationship with any related parties	Para 1.51	
Other		

## Reference and Administrative details

Charity name	Muslim Women's Welfare Assoc. Ltd
Other name the charity uses	MWWA
Registered charity number	1091931
Charity's principal address	102 The Drive Ilford Essex IG1 3JH

**Names of the charity trustees who manage the charity**

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Neelofar Iqbal	Chair		
2	Aneela Ahmed	Executive member		
3	Nasreen Azra	Executive member		
4	Razia Qudratullah	Executive member		
5	Nupur Bose	Secretary		
6	Shagufta Mian	Executive member		
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

[illegible]

Name of trustees holding title to property belonging to the charity

[illegible]

## Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

### Additional information (optional)

#### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

#### Name of chief executive or names of senior staff members (Optional information)

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## Exemptions from disclosure

Reason for non-disclosure of key personnel details

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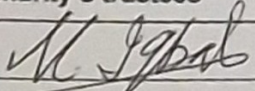
## Other optional information

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## Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Mrs. Neelofar Iqbal	
Position (eg Secretary, Chair, etc)	Chair	
Date	5/9/25	

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

**Company No. 03855083**  
**Charity No. 1091931**

**UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED**  
**31 DECEMBER 2024**



**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 2024**

<b>Registered charity name</b>	Muslim Women's Welfare Association
<b>Charity registration number</b>	1091931
<b>Company registration number</b>	03855083
<b>Principal office and registered office</b>	102 The Drive Ilford Essex IG1 3JH England
<b>Trustees</b>	Razia Qudratullah Nasreen Azra Shagufta Mian Neelofar Iqbal Aneela Ahmed
<b>Company secretary</b>	Nupur Bose
<b>Independent examiner</b>	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 2024**

**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, supporting homeless people 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 2024**

**Achievements and performance**

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 are being moved online.

Yoga and English classes were carried out throughout the year, 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. At the end of the Financial year, Muslim Women's Welfare Association had income of £42,033 and expenditure of £32,474.

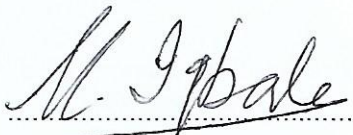
**Reserve Policy**

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 5 September 2025 and signed on behalf of the board of trustees by



Naeelofar Iqbal - Chair

Trustee

Date: 5/9/25



Nupur Bose

Charity Secretary

Date: 5/9/25

**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 2024**

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 2024.

**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 2024**

	Note	2024		2023	
		Restricted funds £	Unrestricted funds	Total funds	Total funds £
<b>Income and endowments</b>					
Grants and funding		42,033	-	42,033	39,029
Individual donations		-	-	-	407
<b>Total income</b>		<u>42,033</u>	<u>-</u>	<u>42,033</u>	<u>39,436</u>
<b>Expenditure</b>					
Expenditure on charitable activities		32,474	-	32,474	39,116
<b>Total expenditure</b>		<u>32,474</u>	<u>-</u>	<u>32,474</u>	<u>39,116</u>
<b>Net income/(expenditure) and net movement in funds</b>		<u>9,559</u>	<u>-</u>	<u>9,559</u>	<u>320</u>
<b>Reconciliation of funds</b>					
Total funds brought forward		6,801	1,147	7,948	7,628
<b>Total funds carried forward</b>		<u>16,360</u>	<u>1,147</u>	<u>17,507</u>	<u>7,948</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 2024**

	Note	2024		2023	
		£	£	£	£
<b>Fixed Assets</b>	4				
Tangible fixed assets			<u>2,039</u>		<u>2,548</u>
			2,039		2,548
<b>Current Assets</b>					
Cash at bank and in hand		<u>15,468</u>		<u>5,400</u>	
		15,468		5,400	
<b>Current Liabilities</b>					
Creditors - amounts falling due within one year	5	<u>-</u>		<u>-</u>	
		-		-	
<b>Net Current Assets</b>			<u>15,468</u>		<u>5,400</u>
<b>Total Assets less Current Liabilities</b>			<u>17,507</u>		<u>7,948</u>
<b>Represented by</b>					
Restricted funds			16,360		6,801
Unrestricted funds			1,147		1,147
<b>Total charity funds</b>	6		<u>17,507</u>		<u>7,948</u>

For the year ending 31 December 2024 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

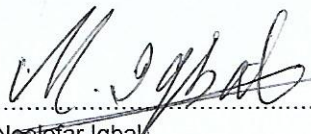
Directors' responsibilities:

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 5 September 2025 and are signed on behalf of the board by:

  
 .....  
 Neelofar Iqbal  
 Trustee

Company No. 03855083

**Muslim Women's Welfare Association  
(Limited by Guarantee)  
Notes to the Financial Statements for the year ended  
31st December 2024**

**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 Act 2006.

**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 2024 (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 2024 (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 2024 (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**

	<b>Office Equipment</b>	<b>Books</b>	<b>Total</b>
	£	£	£
<b>Cost</b>			
At 1 January 2024	24,140	1,297	25,437
Additions			0
At 31 December 2024	<u>24,140</u>	<u>1,297</u>	<u>25,437</u>
<b>Depreciation</b>			
At 1 January 2024	21,596	1,292	22,889
Charge for the year	509	1	510
At 31 December 2024	<u>22,105</u>	<u>1,293</u>	<u>23,398</u>
<b>Net Book Value</b>			
At 31 December 2024	2,035	4	2,039
At 31 December 2023	<u>2,544</u>	<u>5</u>	<u>2,548</u>

**Muslim Women's Welfare Association**  
**(Limited by Guarantee)**  
**Notes to the Financial Statements for the year ended**  
**31st December 2024 (continued)**

	2024 £	2023 £
<b>5. Creditors: Amounts falling due within one year</b>		
Accruals	-	-
Social security and other taxes	-	-
	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>
 <b>6. Reserves</b>		
	£	£
At 1 January 2023	6,888	740
Retained deficit for the financial year	(87)	407
At 31 December 2023	<u>6,801</u>	<u>1,147</u>
Retained profit for the financial year	9,559	-
At 31 December 2024	<u>16,360</u>	<u>1,147</u>
	<u>16,360</u>	<u>17,507</u>

**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 2024**

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 2024.

**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
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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

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