

Charity registration number 1106010 (England and Wales)

**ANGEL WELFARE AND EDUCATION TRUST**  
**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 OCTOBER 2024**



# ANGEL WELFARE AND EDUCATION TRUST

## LEGAL AND ADMINISTRATIVE INFORMATION

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<b>Trustees</b>	Mr Nasim Patel Mrs Yasmin Patel Mr Hussan Mussa Mrs Zubeda Mussa Mr Moinuddin Saiyed Mr Farook Essa Mr Rizwan Yusuf
<b>Charity number (England and Wales)</b>	1106010
<b>Principal address</b>	29 The Drive Fulwood Preston Lancashire UK PR2 8FF
<b>Independent examiner</b>	Xeinadin Ground Floor, Citygate Longridge Road Preston PR2 5BQ

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# ANGEL WELFARE AND EDUCATION TRUST

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# ANGEL WELFARE AND EDUCATION TRUST

## TRUSTEES REPORT

### FOR THE YEAR ENDED 31 OCTOBER 2024

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The trustees present their annual report and financial statements for the year ended 31 October 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: 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)".

#### Objectives and activities

- To relieve poverty and advance education, particularly among children and vulnerable communities.
- To support welfare initiatives that promote health, dignity, and opportunity.
- To provide emergency relief and sustainable development support in areas of need.

#### Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

#### Main Activities in 2024:

- Education Support: Funded school fees, lunches, uniforms, and supplies for over 72,000 children in Western Kenya.
- Food Distribution: Provided food packs to 50,000 families during Ramadan and emergency situations.
- Healthcare Assistance: Supported medical treatments and health awareness campaigns for underprivileged families. To over 7,000 adults and children.
- Community Empowerment: Delivered training workshops and distributed essential resources to widows and orphans. Areas worked include Central Kenya ( Nairobi, Tana River and Garissa), Eastern Kenya ( Kilifi and Kwale), Northern Kenya ( Marsabit, Isiolo and Wajir)

All activities were conducted in accordance with our charitable objectives and were designed to empower communities sustainably.

#### Achievements and performance

##### *Significant activities and achievements against objectives*

2024 was a year of significant impact and growth for Angel Welfare and Education Trust. Key achievements include:

- Successfully raising over £800,000 humanitarian aid projects through community fundraising and online campaigns.
- Establishing new partnerships with local organisations in Wajir county, North East Kenya to expand reach and efficiency.
- Launching a volunteer engagement programme that attracted 25 new active volunteers.

The trustees are particularly proud of the Ramadan food distribution campaign, which reached 15,000 families and helped provide over 1,000,000 meals.

#### Financial review

# ANGEL WELFARE AND EDUCATION TRUST

## TRUSTEES REPORT (CONTINUED)

**FOR THE YEAR ENDED 31 OCTOBER 2024**

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### *Reserves policy*

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

### **Plans for future periods**

In 2025, the Trust aims to:

- Expand its education sponsorship programme to an additional 300 children.
- Launch a new water and sanitation project in Wajir County.
- Develop a digital platform to improve transparency and donor engagement.
- Increase fundraising efforts through community events and grant applications.

### **Structure, governance and management**

Angel Welfare and Education Trust is a charitable trust governed by its Trust Deed dated April 2004. The trustees are appointed in accordance with the provisions of the deed and meet regularly to oversee the charity's operations and strategic direction.

The trustees who served during the year and up to the date of signature of the financial statements were:

Mr Nasim Patel  
Mrs Yasmin Patel  
Mr Hussan Mussa  
Mrs Zubeda Mussa  
Mr Moinuddin Saiyed  
Mr Farook Essa  
Mr Rizwan Yusuf

### *Organisational structure*

The day-to-day administration is carried out by the trustees and volunteers. All major decisions are taken collectively, with a commitment to transparency and the charitable objectives of the trust.

The trustees report was approved by the Board of Trustees.

Mr Nasim Patel  
**Trustee**

20 August 2025

# **ANGEL WELFARE AND EDUCATION TRUST**

## **STATEMENT OF TRUSTEES RESPONSIBILITIES**

***FOR THE YEAR ENDED 31 OCTOBER 2024***

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The trustees are responsible for preparing the Trustees Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial 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.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

# ANGEL WELFARE AND EDUCATION TRUST

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF ANGEL WELFARE AND EDUCATION TRUST

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I report to the trustees on my examination of the financial statements of Angel Welfare and Education Trust (the charity) for the year ended 31 October 2024.

#### **Responsibilities and basis of report**

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

#### **Independent examiner's statement**

Since the charity's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

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 that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the Charities Act 2011.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination.

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 financial statements to be reached.

Farook Patel FCA  
**Xeinadin**  
Ground Floor, Citygate  
Longridge Road  
Preston  
PR2 5BQ  
20 August 2025

# ANGEL WELFARE AND EDUCATION TRUST

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

**FOR THE YEAR ENDED 31 OCTOBER 2024**

	Notes	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
<b>Income from:</b>							
Donations and legacies	2	112,792	734,817	847,609	212,456	843,325	1,055,781
<b>Total income</b>		<u>112,792</u>	<u>734,817</u>	<u>847,609</u>	<u>212,456</u>	<u>843,325</u>	<u>1,055,781</u>
<b>Expenditure on:</b>							
Raising funds	3	1,968	-	1,968	4,058	-	4,058
Charitable activities	4	246,482	606,507	852,989	163,758	674,659	838,417
<b>Total expenditure</b>		<u>248,450</u>	<u>606,507</u>	<u>854,957</u>	<u>167,816</u>	<u>674,659</u>	<u>842,475</u>
<b>Net income/(expenditure) and movement in funds</b>		(135,658)	128,310	(7,348)	44,640	168,666	213,306
<b>Reconciliation of funds:</b>							
Fund balances at 1 November 2023		232,037	168,666	400,703	187,397	-	187,397
<b>Fund balances at 31 October 2024</b>		<u>96,379</u>	<u>296,976</u>	<u>393,355</u>	<u>232,037</u>	<u>168,666</u>	<u>400,703</u>

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



# ANGEL WELFARE AND EDUCATION TRUST

## BALANCE SHEET

AS AT 31 OCTOBER 2024

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	Notes	2024 £	£	2023 £	£
<b>Current assets</b>					
Debtors	10	37,400		74,615	
Cash at bank and in hand		358,116		337,248	
		<u>395,516</u>		<u>411,863</u>	
<b>Creditors: amounts falling due within one year</b>	11	(2,161)		(11,160)	
		<u></u>		<u></u>	
<b>Net current assets</b>			393,355		400,703
			<u></u>		<u></u>
<b>The funds of the charity</b>					
Restricted income funds	12		296,976		168,666
Unrestricted funds	13		96,379		232,037
			<u>393,355</u>		<u>400,703</u>
			<u></u>		<u></u>

The financial statements were approved by the trustees on 20 August 2025

Mr Nasim Patel  
Trustee

# ANGEL WELFARE AND EDUCATION TRUST

## STATEMENT OF CASH FLOWS

**FOR THE YEAR ENDED 31 OCTOBER 2024**

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	Notes	2024 £	£	2023 £	£
<b>Cash flows from operating activities</b>					
Cash generated from operations	16		20,868		204,691
<b>Net cash generated from investing activities</b>			-		-
<b>Net cash generated from financing activities</b>			-		-
<b>Net increase in cash and cash equivalents</b>			20,868		204,691
Cash and cash equivalents at beginning of year			337,248		132,557
<b>Cash and cash equivalents at end of year</b>			358,116		337,248

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# ANGEL WELFARE AND EDUCATION TRUST

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 31 OCTOBER 2024

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#### 1 Accounting policies

##### Charity information

Angel Welfare and Education Trust is a charitable trust governed by its Trust Deed dated April 2004. .

##### 1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: 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)". The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

##### 1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

##### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

##### 1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

# ANGEL WELFARE AND EDUCATION TRUST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 OCTOBER 2024

### 1 Accounting policies

(Continued)

#### 1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

#### 1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

#### 1.7 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

#### 1.8 Grant making policy

The trustees consider grant making an effective means of delivering aid using partners.

The trustees actively develop the programmes for the year, identify whether it is most effective to deploy volunteers and resources or whether to seek a partner for some or all the planned programmes for each geographical locality. Where a partner is preferable, those organisations active in the target area are reviewed for their track record in the field, financial transparency and operational capability. Our grant making policy is reviewed each year to align our grants with our priorities and programmes activities for the year.

### 2 Income from donations and legacies

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Donations and gifts	112,792	734,817	847,609	212,456	843,325	1,055,781

# ANGEL WELFARE AND EDUCATION TRUST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 OCTOBER 2024

### 3 Expenditure on raising funds

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
<b>Fundraising and publicity</b>		
Other fundraising costs	1,968	4,058
	<u>          </u>	<u>          </u>

### 4 Expenditure on charitable activities

	Charitable activities 2024 £	Charitable activities 2023 £
<b>Direct costs</b>		
Charitable activities overseas	845,478	823,152
<b>Share of support and governance costs (see note 5)</b>		
Support	7,511	15,265
	<u>          </u>	<u>          </u>
	852,989	838,417
	<u>          </u>	<u>          </u>
<b>Analysis by fund</b>		
Unrestricted funds	246,482	163,758
Restricted funds	606,507	674,659
	<u>          </u>	<u>          </u>
	852,989	838,417
	<u>          </u>	<u>          </u>

### 5 Support costs allocated to activities

	2024 £	2023 £
Other expenses	35	35
Bank charges	5,207	4,070
Governance costs	2,269	11,160
	<u>          </u>	<u>          </u>
	7,511	15,265
	<u>          </u>	<u>          </u>
<b>Analysed between:</b>		
Charitable activities	7,511	15,265
	<u>          </u>	<u>          </u>

# ANGEL WELFARE AND EDUCATION TRUST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 OCTOBER 2024

<b>5</b>	<b>Support costs allocated to activities</b>	<b>(Continued)</b>	
		<b>2024</b>	<b>2023</b>
		<b>£</b>	<b>£</b>
	<b>Governance costs comprise:</b>		
	Audit fees	-	9,000
	Accountancy	2,269	2,160
		<u>2,269</u>	<u>11,160</u>
<b>6</b>	<b>Net movement in funds</b>	<b>2024</b>	<b>2023</b>
		<b>£</b>	<b>£</b>
	The net movement in funds is stated after charging/(crediting):		
	Fees payable for the independent examination of the charity's financial statements	-	9,000
		<u>-</u>	<u>9,000</u>
<b>7</b>	<b>Trustees</b>		
	None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.		
<b>8</b>	<b>Staff costs</b>		
	There were no staff costs for the year ended 31 October 2024 nor for the year ended 31 October 2023.		
<b>9</b>	<b>Taxation</b>		
	The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.		
<b>10</b>	<b>Debtors</b>	<b>2024</b>	<b>2023</b>
		<b>£</b>	<b>£</b>
	<b>Amounts falling due within one year:</b>		
	Other debtors	37,400	74,615
		<u>37,400</u>	<u>74,615</u>
<b>11</b>	<b>Creditors: amounts falling due within one year</b>	<b>2024</b>	<b>2023</b>
		<b>£</b>	<b>£</b>
	Accruals and deferred income	2,161	11,160
		<u>2,161</u>	<u>11,160</u>

# ANGEL WELFARE AND EDUCATION TRUST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 OCTOBER 2024

#### 12 Restricted funds

The restricted funds include Zakat, Lillah and Sadqa. These are all related to removing human suffering, provide shelter, clothing and food, clean water, education facilities and establish work for people to look after themselves.

	At 1 November 2023	Incoming resources	Resources expended	At 31 October 2024
	£	£	£	£
Zakat	103,882	522,158	(486,507)	139,533
Lillah	8,683	18,507	-	27,190
Sadqa	44,306	155,172	(120,000)	79,478
Interest	2,718	19,410	-	22,128
Well	9,077	19,570	-	28,647
	<u>168,666</u>	<u>734,817</u>	<u>(606,507)</u>	<u>296,976</u>
<b>Previous year:</b>	<b>At 1 November 2022</b>	<b>Incoming resources</b>	<b>Resources expended</b>	<b>At 31 October 2023</b>
	£	£	£	£
	-	843,325	(674,659)	168,666
	<u>-</u>	<u>843,325</u>	<u>(674,659)</u>	<u>168,666</u>

#### 13 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 November 2023	Incoming resources	Resources expended	At 31 October 2024
	£	£	£	£
General funds	232,037	112,792	(248,450)	96,379
	<u>232,037</u>	<u>112,792</u>	<u>(248,450)</u>	<u>96,379</u>
<b>Previous year:</b>	<b>At 1 November 2022</b>	<b>Incoming resources</b>	<b>Resources expended</b>	<b>At 31 October 2023</b>
	£	£	£	£
General funds	187,397	212,456	(167,816)	232,037
	<u>187,397</u>	<u>212,456</u>	<u>(167,816)</u>	<u>232,037</u>

# ANGEL WELFARE AND EDUCATION TRUST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 OCTOBER 2024

### 14 Analysis of net assets between funds

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
<b>At 31 October 2024:</b>			
Current assets/(liabilities)	96,379	296,976	393,355
	<u>96,379</u>	<u>296,976</u>	<u>393,355</u>
	<u>96,379</u>	<u>296,976</u>	<u>393,355</u>
	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
<b>At 31 October 2023:</b>			
Current assets/(liabilities)	232,037	168,666	400,703
	<u>232,037</u>	<u>168,666</u>	<u>400,703</u>
	<u>232,037</u>	<u>168,666</u>	<u>400,703</u>

### 15 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

16 Cash generated from operations	2024 £	2023 £
(Deficit)/surplus for the year	(7,348)	213,306
<b>Movements in working capital:</b>		
Decrease/(increase) in debtors	37,215	(17,615)
(Decrease)/increase in creditors	(8,999)	9,000
<b>Cash generated from operations</b>	<u>20,868</u>	<u>204,691</u>

### 17 Analysis of changes in net funds

The charity had no material debt during the year.